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MONEY FOR THE WOMAN WHO WANTS IT

Money for the Woman Who Wants It

A PRACTICAL PRESENTATION OF THE PRINCIPLES UNDERLYING THE PLANNING OF SUCCESSFUL ENTERPRISES AND SPARE TIME WORK FOR THE WOMAN WHO WANTS TO EARN

BY

E. L. SHANNON

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SCHENECTADY, N. Y.

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FOREWORD

You Cannot Afford to Miss a Single Line or Even a Word of the Opening Remarks Included in This Foreword. It May Make Just the Difference in Your Life Between Success and Failure.

THERE was a time, when the gentlewoman who earned money in any way, was apologetic about the necessity for it. Happily this is no longer the case, for the women of this generation are proving that there is an aristocracy of brains as well as of name.

Many capable and ambitious women are desirous of using their spare time to advantage in a money-making way, and there is no reason why they should not do so! Since the war, we have all come to realize the great value of time and the pressing need of thrift, as never before; and to appreciate the consciousness that we are able to do *some one thing*, and to do it well.

Talents are various. Fortunately, we are not all alike, and this is a good thing, for it gives every one of us the chance to do that which we can do best. Some have a natural gift for construction or the art of making things. This talent may express itself in any one of a thousand ways,— the clever production of practical rompers for children, in fine cake making, in planning a home, in building a bridge, or in organizing the details of entertaining, or in the executive management of business itself.

Other people have a peculiar knack for harmonious decoration and delight in making things beautiful. There is no denying, that beauty adds much to the joy of living, and so again we have endless opportunities for money-making, which range all the way from hand embroidery, china painting, interior decorating and skillful designing, through the arts and crafts in metals, ceramics, leather, wood, color medium, and so on. Woman with her love of the beautiful and her fine sense of artistic values, is eminently fitted for this kind of work.

Still others have a rare talent for some particular type of expert service,— tutoring the individual, group teaching, bookkeeping, reporting, secretarial work, story telling, actuarial work, and so on through a very long and useful list.

We are learning more and more to *concentrate* and to *specialize,* for by so doing we can achieve much more throughgoing results than if we attempt to be a mere Jack of all Trades. For this reason, we find the business and industrial world full of women today who prefer to make an adequate income by means of regular employment, yet these same women who go out to take their part in business life, carry with them the love of home and home-made things, and an increased respect for those factors which go to make up a real home. This very fact spells opportunity for the home-staying woman who wants to add to the family income by using her spare time.

For example, a busy woman physician who delights in the practise of her profession, and who is well-known to the writer, employs a capable young woman to give about one-third time service, which is all our young friend has to spare, as she keeps house for her father.

On certain days of the week, she goes to the doctor's apartment, posts her books, makes out her statements, mails them to the patients, attends to the doctor's banking and part of her correspondence. Besides this, she takes the responsibility for the weekly cleaning of the apartment, having a woman who works by the day assist her. Personally she attends to the handling and care of articles of value, and succeeds in keeping the small suite in exquisite order without disturbing the doctor in the least, as much of the work is performed during her absence.

This same woman physician knows that she must keep herself attractive and physically fit, so she employs a masseur and a beauty specialist, each of whom come twice a week to render such service as may be necessary to keep her complexion, hair, and nails in fine condition and her body supple.

A clever little woman whose husband is away all day, whose two older children are in school, and the two younger ones not at all troublesome, prepares an appetizing home-cooked lunch daily which one of the children carries to the doctor, piping hot and daintily packed in a little basket. This saves time for the professional worker in the busy part of the day.

This list might be lengthened as the home workers who are employed by this successful doctor for her sewing, her mending, and the purchasing and wrapping of her Christmas gifts, form quite a little company.

Wherever there is a professional woman who is making a success of her work, there is sure to be an opportunity for other women to serve her.

Business men everywhere are scrutinizing their pay rolls very carefully, in order to cut down overhead expenses wherever it is possible to do so without injury to their financial interests. This means that many of them are eager to employ women on *part time* who are trained in some one line, or who are willing to learn.

Some stores are glad to have a list of people with some selling experience, or the ability to meet the public pleasantly, who can be called on for Special Sales, or to assist regularly on Saturdays or at the holiday season. Physicians are often glad to employ the right type of women to assist during office hours. And some establishments do not maintain a permanent alteration department because it would be busy but a fraction of the time. It is found to be cheaper to make arrangements with some capable woman, conveniently located, to do this work in her own home, with pay for actual service rendered.

In years gone by, the gentlewoman wept and fainted upon the slightest provocation. It must have been very uncomfortable. Today the woman of breeding prides herself upon her good health, her general information, and her ability to take care of herself if need arises. Even the daughters of great wealth are definitely trained how to make a living should need ever arise. Many of them do not wait for that need, but go joyously forth to serve in some useful capacity somewhere.

There is no denying that any work *well done* is dignified and honorable. Our nation is a truly democratic one and the only caste which really counts, is that of ability and efficiency. These are twin sisters.

This book is respectfully dedicated to every woman who wishes to earn money by the rendering of straight-forward, helpful, acceptable service to others. All honor to this great and splendid army!

Let those who are just beginning or who are timidly looking forward to beginning, remember that it is the first steps of every undertaking which are difficult. It requires courage and initiative to make a start, but in the end, the woman who tries, who is willing to profit by her own mistakes, who persists, and who *finally conquors,* gains strength of character and valuaable experience which in turn, increases her own joy in living and her capacity for money-making.

Success and satisfaction await those who have the vision and the courage to go forward with confidence. Success means *more than* money, for with it comes that comforting inner consciousness — " I can if I will but try! "

In the opening chapters of this volume, a few sound business principles will be set forth, which when mastered and put into practice, will send their possessor FORWARD, *eager, joyous,* and *strong.*

A better day has dawned,— the day of economic freedom for women. The woman who is able to earn money is not looked down upon. On the contrary, she is regarded with admiration and respect, and even envy.

Those who are willing to pay the price of honest effort and earnest performance, have no reason to hesitate or to fear. There is room for all,— there are opportunities for all, and never more than in the present hour!

Your opportunity is waiting. Will you take it? Timidity, doubt, and fear never lead anyone very far. They never make for a fat pocketbook! Small beginnings should not be scorned. The point is *to begin.* If you are anxious to earn money, little or much, begin NOW! Why delay?

There is an old saying that "Time is money." This is true *only* if we make it so — and making it so is a personal matter. A wise Creator has given woman an infinite capacity for taking pains, and a degree of patience and thoroughness which when intelligently used, make for success.

We never hear people complain because they have learned how to do something well, or have too much money; but on the other hand, we often hear grievous laments because of these very lacks. Fortunes are not built up through accident. They are almost invariably the result of some one good idea put to work, and most fortunes have small beginnings.

This is a book of ideas. You cannot afford to miss a single page, for somewhere may be the very thought or plan which will start you toward earning more money than you have ever dreamed possible.

The harvest is ripe and the laborers are all too few!

MONEY FOR THE WOMAN

CHAPTER I

Women Who Would Like to Earn

THERE are very few women, even in this rich America of ours, who could not use a little more money to good purpose if they had it. If you doubt this statement, stop a few moments, look around among your friends and acquaintances, and I am sure you will agree with me, that this is so.

Some would like more money for their pet philanthropies; others are frank in acknowledging that they would like to earn money to add to the family income, in order to make extra advantages possible for their children; and still others are not satisfied to spend their time in ways which leave nothing of permanent value to show for the days which will never return.

From deliberate choice, many women determine to engage in some gainful occupation. Such motives are honorable and praise worthy, and there is absolutely no reason why any woman should not earn money by honest effort if she wishes to do so.

There are those who would argue that women who have means should not attempt to earn money because by so doing, they take away the opportunity of some other woman who really needs employment. This sounds plausible, but as a matter of fact, the argument will not bear close investigation.

Every human being who fails to contribute to his or her part of the world's work is a parasite living upon the efforts of others, and no person should be denied the opportunity of being self-respecting through effort of some kind.

The woman of wealth will not need to toil in the factory, but she can spend her time to good purpose in efforts for community betterment. She can be a *producer* of better methods in the housing problem; or of better health conditions for women and children. The woman who has a comfortable home, and yet who earns money in her spare time, adds to the comfort or well-being of someone else, perhaps saving that person's time for more important work still.

Each of us has a niche to fill, and it is much more to our credit to fill it,— really fill it, than to just sit on the edge of that niche with idle feet and hands.

The war has depleted the world's workers tremendously, and everywhere high prices are attributed to lessened production and the shortage of labor. Economists are crying " Speed up production, or economic destruction may await us." So every woman who wants to earn money should feel that she is thoroughly patriotic in so doing.

The ways of adding to one's income, or even of earning an entire income are simply legion, and quite the wisest way is for each one of us to study what we can do best and what we would enjoy doing most. We need no longer have any fear of doing the unusual or the unconventional thing, for almost every field is open to women.

Times have changed greatly in the last hundred years. Once it was not considered at all necessary for a woman to have more than a very elementary education, and it took much agitation and a great deal of courage on the part of those who believed in giving the women a chance, to make possible for them the same opportunities as were open to their brothers.

When the first woman physician who won a degree in this country, was about to graduate with her class, the clergyman who was to officiate at the exercises, refused to appear because he considered it most improper and immodest for a woman to be among the number.

Gradually, however, one profession and field of activity after another have opened up to them, but it was not until the

Great War broke out, and women came forward to take men's places in all sorts of industries and occupations, that they themselves realized what they could do if they really tried.

We will never go back to the old order of things, for women who have learned the joy and independence of earning, or who have realized the need of it, have the full endorsement of public sentiment, and now it is a badge of honor *to be capable* of rendering helpful service in some necessary line. In short, the woman producer has come into her own, and she is appreciated and encouraged to do her best.

The woman who earns has no need to explain or to apologize, for she can carry her head with a more queenly poise, because of the consciousness that she *is* capable, efficient, and trained to take her place with credit in the world.

We should not delude ourselves though, by thinking that all women will be able to apply sound business principles *by instinct.* This is not to be expected, for there is much for every woman to learn of modern business methods, and the solid foundation principles which lead to Success, and it is much wiser and more sensible that every woman who intends to engage in gainful occupation should proceed to study all these principles, rather than to go forward thoughtlessly and to make mistakes likely to lead to disappointment.

It may seem a little disturbing to know that many men go into business who do not succeed, but this should not alarm us, for in each and every case, there is a reason, and if these same men only had understood what they ought to do and how to do it, many of them might have prospered splendidly instead of making the wrong kind of records.

Statistical reports made by reliable individuals say that, "19,000 business men failed in 1915; 16,000 became insolvent in 1916; and in 1917, 13,000 became bankrupt." The average number of businesses which died each year is somewhere around 15,000. And we are further assured that some 20,000 new businesses are started each year. That is to say, our total business enterprises sponsored by business men have only increased actually by 5,000 per annum. That is, the death rate is 75% of the birth rate.

It seems entirely unnecessary that so many should fail, and *it is unnecessary,* because some eight reasons, or eight business diseases are given as the causes, and with a possible, single exception most of these are avoidable.

Professor Keir of the University of Pennsylvania who gives us these figures, lists these diseases as: Inexperience, Unwise Use of Capital, Nepotism, Poor Location, Poor Accounting, Over-conservatism, Dishonesty, and Acts of God.

Inexperience, the lack of sufficient information to conduct business in the right way, is responsible for more than one-third of the business failures. Such a condition might be overcome by going slowly, obtaining advice, studying business methods, and from the first *being thoroughly teachable.*

The unwise use of capital accounts for many more failures. Either too much money is put into the business, too much into fixtures and equipment, too little into advertising, or more expense is entailed in doing business than is warranted.

Nepotism causes a great deal of trouble, because it involves favor on account of relationship. If a daughter is working for her own mother, she may take advantage without meaning to do so. For example, she may be late getting to work, or careless about how she does her work. If a woman is employing a sister or a cousin, she may not feel quite at liberty to insist on the work being done as she thinks it should be. And the worker will often feel free to argue, or to proceed in her own way.

A poor business location is always unfortunate, for it takes special skill of management, clever advertising, and exceptionally meritorious goods to overcome the handicap of an out-of-the-way place of doing business. As a rule, it is foolish to start out with a handicap which can be avoided.

Poor accounting methods is a frequent cause of trouble. Many businesses are careless about the manner in which the books are kept, and women particularly who are not trained in business methods, are likely to be at fault. One of the most successful business men in the whole country, whose affairs aggregate millions annually, and yet who began in a very small way, declares that his motto is, " Know,— don't guess!" That is, he keeps such accurate books and knows so perfectly all the details of original cost, selling costs, and all other facts, that he is informed constantly as to how much his profits are on every single article, and on every day's business; how much stock he has on hand, and how much he owes. In short, he can always tell in ten minutes, by examining his records, exactly where he stands.

Many business men and women too have failed, because they did not understand *how* to mark the selling price of their goods, and in another chapter we will consider that. Poor accounting methods will cripple any business, no matter how prosperous, and the woman who undertakes to enter a gainful occupation, whether it is doing a business of five dollars a year, or five million dollars a year; whether she is located at some four-corners, or on the main thoroughfare of a big city, should be strictly business-like.

Over-conservatism, or being too cautious, is a fault. On the other hand, to be rash, too impulsive, or too ready to take up new propositions, is always a failing. It is a peculiar, but undeniable truth, that any virtue carried to excess is a vice. Caution is a virtue; over-caution or fear is a vice. Between the two is a middle ground which we must seek. Look for the happy medium, and once you find it, hold it fast.

The business man or woman who is too timid ever to make a venture, never gets anywhere. They remind us of the story of the donkey on the island who was so much in doubt as to whether he should take a drink of water or a bite of corn first, that he starved to death. The person who is always running off on tangents beginning this, that, and the other without following any of them very long, uses up good energy to poor purpose. The wiser method by far, is to take time enough to be sure you are right — then go ahead with courage and high resolve to succeed.

Dishonesty of associates is another cause of the failure of many. If a bank fails, a number of business-house crashes are sure to follow. The woman who goes into business, either independently or with others, does not need to be suspicious or disagreeable, but bsuiness is business; and *every transaction should be closed up completely and satisfactorily, so that there will be no chance of a come-back, dissatisfaction, or disagreement.* She need never apologize for asking for a receipt, nor should she hesitate, if the matter is of sufficient moment, to require references of reliability, or to exercise other reasonable precaution to protect herself.

Acts of God, such as earthquake, lightning, flood, and cyclone cause destruction and failure, but even in this we may carry insurance, and so be protected in a measure, at least. Insurance is something which every business woman should understand. As a rule, we leave these matters to the men folks in our families, but sometimes *they* say that they cannot afford insurance, because they pay premiums year after year and get nothing in return. But if these same people suffer loss and happen to have insurance, they are very glad of it.

It is wasteful and unnecessary that we should all begin our business efforts at the same point of commencement on the ground. And women are too shrewd and clear-sighted to do this, so it is much better for those who are about to enter business, whether it be large or small, to take advantage of the experience of others, so that we may climb upward steadily by standing on the shoulders of those who have gone before.

CHAPTER II

Making Success Permanent

IT takes time, effort and money to make a success in any business venture, and it is always regrettable when the foundations have not been sufficiently well-laid that this success is permanent.

We often see people who make a spectacular or sort of flash-in-the-pan beginning, and who then grow careless about doing their work well. Such individuals always place the blame on someone else instead of on themselves where it belongs.

First of all, the business woman must not expect any concessions, favors, or special considerations whatsoever simply because she is a woman. When she enters the commercial, professional, or industrial field, she must expect to offer her goods or her services *on their merit alone.* She cannot expect that the public will pay her good money except for the best work of which she is capable, and unless her *best work* measures up to the usually accepted standards, she will gain but scant consideration, and her few patrons will soon drop away.

A widow woman of my acquaintance found it necessary to earn money to support herself and her five children. Whatever work she did, must of necessity be done at home, because there were little ones. So she elected to make rompers, aprons, and bags. Instead of studying what was on the market, the quality of the goods used, the styles followed, and the prices charged, she went at the work enthusiastically to be sure, but without the necessary information, or the benefit of anyone else's experionce. The articles she turned out were clumsy and unattractive, and the goods did not sell well at all. She then used up much of her small capital making a line of fancy bags, and when she had finished them, she began to wonder what she would do with them. They pleased her own taste, but her likes and dislikes were peculiar. She tried to market these stocking bags, knitting bags, dust cloth bags, and others, among her friends, but only few bought, and they acted on the sympathy they felt for her condition.

Naturally, these sales did not repeat themselves, and much discouraged, she made up her mind that there was no chance for a woman to earn an honest living in her own home. So she placed her younger children in an institution, and went to work by the week in the kitchenware basement of a department store. She is still there after a number of years, although there have been several changes in the position of superintendent of the department, but she has never been eligible for this advancement, because she has never thought it necessary to become an authority on kitchenware, china, glassware, and the other items which the superintendent of that division must know how to buy and to sell. She has taken it for granted that doing today's work " well enough," and watching the clock for closing time were as much as could be expected of her.

She frequently remarks that she is worth more money. Perhaps she is. But she has never taken pains to prove to her employers that this was the case. It has been truly said that, " If we would be paid more, we must do more than we are paid for."

Now, this woman's desire to earn was strong, but she went about her work in the wrong way. There was not a crying need in her neighborhood for rompers, aprons, and bags. The women were of moderate means, and either did this work themselves, or bought attractive articles ready made. The goods she made did not appeal to possible customers, because they did not offer satisfactory value for the money, and were not properly cut or finished. Lastly, she had no intelligent plans as to how she would market her wares before she began.

If she had gone with a single, neatly-made apron of unusual cut and quality material, and one pair of sturdy, well-made rompers, and had shown these to the buyer of a dry goods establishment, or a women's and children's furnishing store, she could have taken orders from her samples readily, provided her prices *by the dozen* had allowed for a fair margin of profit to the retailer.

Or, she might have kept this profit for herself, by seeking individual customers through a little advertising in the newspaper, or by the distribution of cards telling of these rompers which she was ready to furnish.

And she might have done a very good business indeed in dainty bags, if she had gone about it in a more businesslike way. For example, she could have advertised that Hand Bags would be made to order to match different costumes; or that a Special Bag Sale of rich patterns in cretonne, silk, linen, velvet, etc., handsomely decorated in unusual ways, would be held at a certain place on certain dates. If she had advertised this sale before a gift-making season, she could have disposed of a large part of her stock at a good profit, readily.

The important point is to recognize a real need. What do people want? What will they be ready to pay money for? How can I bring my supplies to their attention? Will this be a " One Time " customer, or a permanent patron? Can I be assured of a steady outlet-market for my goods?

A crippled girl in the city of Baltimore, was given an unusually pretty and inexpensive bag. It was cut in a perfect circle. The outside was made of cretonne and it was lined with harmonizing cambric in a bright shade. The two materials were held together with a narrow ribbon binding to match the lining. The circle was edged with ivory rings through which a double ribbon draw-string was run.

The result was a bag which would hold spools, thimble, and scissors, and which could be opened out almost like a little flat basket. The pattern was a simple one, and the expense of the article small; consequently a popular price could be set upon it. All this gave her an idea, and she determined to make an experiment.

First, she bought some choice short lengths of cretonne in rich but varied colorings. Her linings were carefully chosen. She made six bags in three different sizes. These were lined respectively with yellow, crimson, blue, lavender, pink, and old rose. She figured out carefully just what she could sell these bags for of the different sizes and make a fair profit.

Next she went to an establishment where sewing machines were sold. She had noticed that these people only occasionally had pretty things to put in the window. She now proposed to them that they either buy her bags outright, or handle them on a commission basis. They preferred the second proposition, and she went home eager to make a beginning.

When she had two dozen of each size ready, she prepared a carefully-written contract, stating plainly how many bags she was placing with the sewing machine people, what they were to retail for, and what part of this selling price was to be retained as a commission. The contract also stated that the company was to be responsible to return to her either the bags or the selling price of each, less their commission.

These articles went like hot cakes and kept the girl's nimble fingers busy constantly, for the street in which this place of business was located, was a thoroughfare for transients. Every time she collected the money due her, she gave a receipt in full, and made a statement of the number of bags left for sale at that time. This perpetual inventory and her simple, business-like methods, prevented misunderstanding or carelessness, and further relieved her from anxiety.

It is true that some people will go into business and get rich, where others will starve to death. The reason is, that the first individual goes about building up his fortune in a systematic, intelligent way; while the other one may work just as hard or harder, but in a blind, unbusiness-like way which gets him nowhere in particular.

Business should be built upon *merit* and *service,* for no other business will be permanent. Real merit need have little fear of competition, and high-class service will win friends every time.

But there is another factor in permanent success which must not be overlooked if a stock of goods of any kind worth money is carried, for usually this stock represents profits which have been put back persistently into more goods. In fact, the labor of years may be involved in one's stock in trade.

One woman who had succeeded in collecting a valuable assortment of hand-woven rugs and tapestries, could not be persuaded to insure them.

" I can afford," she said, " to carry my own insurance, for I have been in business years and have produced most of these goods myself, and yet I have never had a penny of loss by fire or otherwise."

Her friend smiled and said pleasantly:

" You certainly have a very fine display of choice stuffs. At how much do you value it? "

The woman was pleased with this appreciation and confided that her last inventory revealed she had something like five thousand dollars' worth on hand. Suddenly the insurance advocate took a letter out of his pocket and pointed to the stamp in the corner.

" I have just received a letter," he said, changing the subject entirely, " from a friend up in Alaska. He asks for an immediate reply. What will you charge me to take my answer in person and to deliver it to him on the edge of the Arctic Circle?"

The woman looked at him in surprise and laughed merrily.

" Why," she said, " I should want all of my expenses and about fifty dollars a week for the time of my absence on your commission!"

" Fair enough," returned her caller. " What do you estimate the total expense would be?"

The woman thought a moment.

" Why," she returned thoughtfully, " it is only an estimate, of course, but I should think the expenses would aggregate eight or nine hundred dollars for me to deliver the letter. I should think it would be much cheaper for you, quite as quick, and much safer, to put a two-cent stamp on your letter and to send it by mail."

The man slipped the envelope back into his pocket.

"You have proved my point, Mrs. Elliott," he said pleasantly. "Uncle Sam is a great and powerful government corporation, able to carry that letter, as you say, more cheaply, more safely, and more speedily than an individual could do it. I shall do as you suggest.

"But the same thing applies to your insurance. The Company I represent has assets of millions. It is a powerful organization, scientifically managed. If you carry your own risk and have a fire, your loss is five thousand dollars — perhaps more, as most of these goods have advanced within the last year.

"Now my Company can carry your risk for a trifling sum per year, and keep you protected all the time. If your goods were to burn or to be destroyed by water used in putting out the fire, you would not only lose the capital which you have invested, but I take it from what you have told me at other times, that you would not be able to go into business again. In short, you would have nothing but your hands with which to start.

"Insurance companies are not philanthropists. They play a perfectly safe game. They have statistics going over a period of years, and by the Law of Averages, they know their losses will not go beyond a certain limit. They expect losses up to a certain point. Yours may be among them or not. It really does not matter to the Company, for they expect by this Law, to have to pay out about so much. Even on that basis they operate so as to make a profit.

"In short, your insurance is in the nature of my postage stamp. It is a guarantee, as it were, of safe and sure business prospects in the future.

"Mrs. Elliott, you better buy insurance of me, the same as I shall buy a postage stamp of Uncle Sam."

The woman sat thoughtfully looking out of the window for a few minutes.

"You have convinced me," she said, "for I see I have no right to carry my own risk because I cannot afford it. I have worked all these years for Success, and Success I have won, but a fire would wipe out my possessions in an hour!"

It is not enough to win success, for we do not want to build a house of cards. Let us plan so solidly that we shall not suffer disappointment or face disaster.

Just think of the vast loss of time and money if it were all counted up, in years or in dollars, which might have been avoided if each and every one of the fifteen thousand people who have failed annually in business for the last ten years, had known how to conduct their businesses so as to be happy and prosperous. And add to that all the needless losses through unprotected property destroyed by fire, and we will have a staggering sum of money.

The purposes of this book are two-fold. First, to help women to understand what is needful to win permanent success. And second, to show some of the ways by which such success may be gained.

If you or I think we know it all and cannot learn anything from anyone else, the outlook is not encouraging, for as soon as growth stops, decay sets in. We must all be ready to learn through observation, reading, experience, and the preceptorship of those who have been over the pathway before us, and who can point out the rough places in the road and the points at which detours should be made.

This is why it is highly important to begin this book with a discussion of basic principles which underlie all business, no matter how conducted, or of what character. Remember, Succes is not a mere Will O' the Wisp, but is real and definite, and anyone can win it who goes after it in the right way. It is always regrettable to meet those who have a fine earning capacity, but who are either failures, or who only meet with moderate success because they do not know how to handle themselves or their business right.

If you wish to earn money, you must begin by setting your house in order. I mean, your mental house, for your own attitude toward life and your work will have *much to do* with what you succeed in doing.

Let the mental attitude of the woman who would earn money be — "*I shall do my work so well, and the goods or service which I offer will be so excellent, that people will patronize me gladly, and will consider it a privilege to be among my customers. And because my work is so well done, I shall be happy in the doing of it, and proud of the dignity of achievement. I shall continually look forward with assurance to larger things, because I shall so protect my future that I can face the years to come, unafraid.*"

CHAPTER III

The Business Woman Herself

SOME of the most charming women to be met anywhere are engaged in business. They are alert, well-groomed, and know exactly what they want to do and how to do it.

Personality counts in business. If you doubt it, look around among the physicians, lawyers, insurance people, and retail business men whom you know, and you will see that this is so.

A case in point comes to mind of two young women who were cousins, and who decided to earn money for themselves by going into business. Miss Alice was a rather plain girl, but she was particular that her neatly-tailored suit should always be in perfect order, her nails nicely manicured, and her hair becomingly dressed. She never forgot for a moment, a fine courtesy of manner, although she was by no means stilted or distant. She impressed every customer as being genuinely interested in finding just what would please that customer most, for the enterprise she had undertaken was that of an Art Exchange.

She chose this because she had very little capital, and anyone who had anything of merit to sell, whether needlework, canned goods, old china, cameos, Paisley shawls, etc., etc., could join the Exchange for a dollar and place her goods there on a commission basis.

The Exchange prospered, for the establishment soon became popular. People learned to know that Miss Alice was absolutely honest — she never misrepresented, never promised a special order without being *sure* that she could make good, and never over-sold a customer. It was her pleasure to give each patron just what was wanted, but she was careful not to urge goods upon people to the point that they stayed away in self-defense.

Today the Art Exchange has grown beyond recognition, and has become a well-stocked, finely-managed General and Fancy Goods Store. The bank account of Miss Alice has increased correspondingly, and she is regarded in her community as one of the most progressive business women of whom her town is proud.

Her cousin, Miss Sarah, determined on a similar undertaking at just about the same time. She went to a near-by small city where the opportunities for the same sort of an enterprise were even greater. Instead of choosing a location which would be central and accessible to all, she took a dingy room on the second floor of a side street — quite out of the way and a trifle difficult to find.

Now Nature had been much kinder to Miss Sarah than to Miss Alice, but Miss Sarah was very careless about herself. Her complexion was dingy and sallow, showing that she did not eat wisely, sleep with open windows, or observe strictly the necessary details of bodily hygiene. Her hair was sure to be stringy, dull, and shabby in appearance; her costumes were expensive enough but invariably lacking in trigness. Her stride was ungainly and she had several objectionable habits.

For example, when talking to people, she would eye them critically from head to foot, as if appraising the value of every article they had on. She had a peculiar way of sniffing contemptuously when she did not agree with anyone, and she always seemed to take a great satisfaction in a superior and patronizing manner intended to make the other person feel small and ignorant. Her manner over the telephone was brusque, and while her prices were reasonable, she could not be relied upon as to the fulfillment of orders.

Miss Sarah's business dragged along and enjoyed (?) a miserable existence for six months. It would have died sooner only it didn't have the strength to draw the last breath. Miss Sarah is still talking about what hard luck she had, and how Fortune always favors her cousin Alice, who has a way of "Pulling the wool over people's eyes so that they believe anything she tells them!"

The personal equation enters largely into the success of any business where the head of that business comes in contact with the customer, and personality is such an all-prevading essence that it even permeates written correspondence and advertising.

The woman in business cannot afford to neglect herself, for she must *appear* successful, because no one wants to do business with some one who is evidently a failure. We may be willing to buy something as a sort of veiled charity, but continual appeals of this kind from the same individual, irritate us — and other people have the same feeling. Neither do people like to do business with someone who always has a hard luck story to tell, for most people have trouble enough of their own and are not especially interested, nor do they feel responsible for ours.

Then the woman in business must learn to take a *real* and not a *pretended* interest in everything she undertakes, whether it be the laying out of a landscape garden, or the making of a loaf of nut bread. Nothing antagonizes the would-be patron more quickly than the uncomfortable impression that someone is being extremely nice to her, just to get a chance, as it were, to pick her pocket.

The average man who engages in business gives his time to it, and does not expect to make his own clothes, do his own laundry work, manufacture his own hats or prepare his own meals. The result is that he concentrates on what he is doing, spends his spare time resting or meeting other business men, and so stands the wear and tear of the life and grows keener and more capable as time goes on.

Women often make the mistake of attempting to burn the candle at both ends. They try to do all they have done previously, and to undertake money-making extras besides. This is all right provided they have spare time to use up, or are able to systematize their regular work so as to allow spare time; but it is all wrong if they were heavily loaded with cares and duties before, and are attempting to carry extra business in addition. Sooner or later such women become irritable and break down nervously, having to pay out much, if not all which they have made, in order to get well again.

This is not good business judgment. If a woman is engaged in some undertaking which nets her even a few dollars per week, she is quite justified in hiring some of her heaviest work done, in order to leave herself more time and strength for her own gainful occupation.

For example, an ambitious, little woman who desired to add to her income, began to put up dainty box lunches for automobile parties. These she advertised on a plainly painted bulletin board in front of her house, and soon she had a very profitable patronage. But instead of hiring her washing and heaviest cleaning done, and still having a handsome profit for herself, she tried to do it all, and before long was in such a physical condition that her physician ordered her to give up the outside work, and forbade her doing her own housework at all for several months, against the alternative penalty of a complete break-down. If she had been farsighted, she would have argued in this manner:

" I am making from twelve to thirteen dollars clear per week on my box lunches. It means quite a little extra work to make the bread, sandwich fillings, cakes, and other good things. To do all this and to attempt to keep up every detail I used to accomplish, is not sensible. I can well afford to spend two, three, or four dollars a week for expert help in my house. This will leave me nine or ten dollars for myself, and more than that, it will give me as much or more leisure than I used to have.

" In place of tiring myself out with over-much effort, I can use my additional spare time to devise *something else* to offer to my motor customers which undoubtedly they will be glad to buy of me. Perhaps I can sell them fresh eggs, fresh vegetables, baskets of plump, luscious grapes, or some fancy articles. So in reality I shall have *more money* because of hiring my work done than if I were to do it myself."

Among the other things which she might have offered her patrons who stopped at her door were, bouquets from the big, old-fashioned garden at the side of the house; practical little, linen-covered, automobile cushions, just the right size to fit in at the back or between the shoulders; home-made candy prepared from the abundance of maple syrup and honey on hand; or bottles of fresh, cool buttermilk obtained each day from the butter factory near-by.

The woman who goes into business must remember three things: First, any business which is profitable in a substantial way has to be continued over a considerable period of time. Second, in order to continue business over a period of time, it is necessary to conserve one's own strength and to arrange one's personal affairs so that the work becomes a pleasure rather than a burden. Third, to so organize the undertaking that it shows a substantial profit in order to make its continuance advisable.

It is true that one kind of business will often lead into some other line, or that the calls for a certain type of article will be supplied and business not continue to be profitable on that item. But the one who is in earnest and who expects to go on earning money, will constantly have a weather-eye out for somthing else to offer to sell or to do. We must all avoid getting into ruts, for a rut, as someone has rightly remarked, is only a grave with both ends knocked out.

The public taste changes, and we must expect to change our goods and type of service to meet the public demand. Otherwise we shall be left sitting after a while, while the procession of Life marches on. What we do today should fit us to do something else even better tomorrow.

A business woman must be prompt — prompt to be at places of appointment, for she has no right to waste the time of other people, and perhaps to disarrange the schedule of a whole day. She should be thoroughly reliable in word and deed, remembering always that a satisfied customer is her best advertisement.

If the business she does requires advertising, she should be very careful never to over-state the quality of what she is offering, for disappointment in this way is sure to kill all further interest. It is important to make advertisements so specific and exact that no one will be misled. The woman who devotes herself to making children's clothing and undertakes nothing else, should say so. If her advertisement reads: " Plain sewing," she is going to bring people to her door who will be disappointed, and who will pay no further heed to any advertising she may put out.

If she acts as agent for hosiery and announces that " Extra Sizes " are carried, and some stout customers come who find that though the stockings are marked " Out Sizes," they are not in reality entitled to this claim, for they are not full cut or satisfactory, then she has prejudiced them for all time against the wares she offers.

Large Department Stores with experts in charge of their advertising, are extremely careful neither to over-state nor to under-state, for they find this detrimental to success. If a special sale is offered on suits, or shoes, or gloves, and small sizes only are left, this fact is plainly told, so that others will not come only to go away in disgust.

In short, *the business woman who succeeds must be pleasing in appearance, kindly and courteous in manner, and absolutely reliable. She must so conserve her own strength that having started business, she can carry it forward to a successful issue. She must be willing to let the people whom she would serve know what she can do for them, and the telling must be frank and honest. A very good motto for the woman who is in business in a large or small way is to remember that, " There is an economy that tendeth to poverty."*

CHAPTER IV

Winning Customers

THE woman who has something to sell in the way of goods or service, must take pains to bring this fact to the attention of people likely to be interested.

There are various ways of doing this, and all of them really come under the head of " Advertising," whether it be by word of mouth, through the recommendation of friends, by means of printed cards, letters sent by mail, or newspaper publicity. Just how we shall proceed depends in large measure upon whether we are equipped to take care of a number of patrons, or only wish a few to furnish work to help fill in spare hours.

Many a woman has built up a snug little business for herself, by first serving her friends and neighbors, and gradually increasing the circle of her patronage as she was able to take care of it.

One such woman comes to mind who had a knack for making good things to eat. Her husband who had always furnished her with a good living, was suddenly attacked with a slow but serious disease which prevented his continuing in the position he had held so long.

Our friend, whom we will call Mrs. Craig, remembered how much her neighbors had always seemed to appreciate any of her cooking, when she sent them a friendly portion of something she was making. So she began to sell these very people some of the foods which she could prepare expertly and make a good profit on.

In a little while, she had requests to serve luncheons and dinners in her pleasant home. She did this for the women of means in the small town of some twelve hundred people where she lived. Now this town is situated midway between two cities, and slowly but surely the fame of Mrs. Craig's delicious meals spread abroad, without her using a single line of paid publicity.

At the present time, it is not unusual to pass her home and to see automobiles lining the street on either side for a block or more, and it would be useless for you or me to attempt to go in and be served. In fact, it is only by making application in advance and reserving table room, that service can be insured at all.

Scarcely a week passes, however, but what newspapers in both cities speak of this club or that hostess entertaining or being entertained at " Craig's," as the place has come to be known. She really gets a great deal of advertising for which she does not bargain. However, she has paid for it in such superior service that she merits all of this mention that she receives.

Mrs. Craig has preferred to build up her business in this way, for at first her supplies of linen, silver and china were limited; besides, her serving rooms and kitchen had been ordered on the basis of a small, private family. As her business has grown, she has put in the most modern equipment she could purchase, and her large kitchens are now models of convenience and sanitary arrangement. She would not have been prepared in the beginning to handle any such patronage as she has at the present time.

Sometimes it happens that the woman who has something to sell, wishes to call the attention of a special class of people to what she has to offer. For example, the woman who paints miniatures and gets a large sum of money for doing each, knows that only people who appreciate art and who can afford to indulge the taste, are likely to patronize her.

In this case, she may decide to send out Direct-By-Mail, business-building letters. Such letters may be hand-written if there are only a few of them, or if several hundred are wanted, a public stenographer will furnish a neatly typewritten letter and sufficient mimiographed copies for a moderate charge. These letters should be signed by pen with the name of the woman sending them out.

The construction of such letters is very important. They do not want to be too long, nor should the pages be packed so as to look solid or difficult to read. The paragraphs should be short, and there should be a good margin on either side.

The main points to keep in mind in writing such a letter are, the "*Load*" or "*Message*" which the letter has to carry, *clearness of expression, pleasing phraseology, special features to be emphasized, reasons why goods or service are entitled to special consideration.* The letter should tell its story without rambling, and then should stop.

Let us suppose that I have decided to undertake to pack and unpack suit cases or trunks for departing and returning travelers. For various reasons I do not wish to advertise in the newspaper. Possibly I may think that I will get a more exclusive list of patrons not to do so. Or, I may decide to carry a card of announcement in the newspaper, and to supplement this by personal letters. So I proceed to make out a list of women of wealth and position, who travel a great deal, or go on summer or winter vacations. I also make a second list of hotels, high-class boarding houses, and some of the theatres from which I think I might get business.

The next thing is to prepare a letter intended to interest the women likely to patronize me. After this, a second letter should be compiled to send to the hotel people, setting forth my service, and perhaps enclosing some cards which I ask them to distribute in the letter boxes of incoming guests. To get them to do this, I may offer a ten per cent commission on all my packing fees received from their house. For the theatre people, placards to be tacked up in a conspicuous place in wings or dressing rooms will be all that will be practical.

Let us look at the type of letter which should go to our list of women. It may read something like this:

Dear Mrs. Huntington-Jones:

Have you ever had the experience of starting in to pack traveling bags, suit cases, or trunks, when you were in a hurry or quite tired out with the other going-away preparations?

Has it sometimes been necessary to do this important and particular work amid interruptions or late at night, in order to get it done at all?

And have you ever had the experience of packing, as *you* supposed, very carefully, only to reach your destination to find that your gowns were sadly mussed and wrinkled, and the crisp beauty of your hats quite gone?

And has the waiting for the pressing service of the Hotel Valet and the help of the nearest milliner you could find, interfered with some important social engagement?

Then, have you ever returned home quite tired after a visit or journey to find many urgent calls upon your time awaiting you, to discover that your clothing was creased and mussed, and some of your choice lingerie waists soiled, gloves needing cleaning, and a multitude of other details demanding attention?

It is just because such conditions *do* arise constantly, that I have determined to offer my services as a Professional Home Travelers' Aid. I will come to your home when you wish and pack everything just right, so that it will come out in the pink of condition.

There is a real art in packing as well as in making, and expensive garments are often ruined by being crushed and by careless pressing and handling of uninterested people.

Besides, it is more convenient and decidedly more economical to spend a little money at home to have one's wardrobe properly started on its way, than to pay a large bill at the other end of the journey to attempt to have that same wardrobe restored.

It is proving a relief to many, also, to have me come in, unpack, press, freshen, and attend to the necessary work of getting garments in shape once more.

May I serve you? Possibly you may not need my help just now, but the enclosed card will give you my address and telephone number, and I can assure you of intelligent and conscientious service.

Please notify me in advance if you can, for time reservation, as I nearly always have work scheduled ahead. I should greatly appreciate a trial order. Why not draw your chair up to the telephone and talk to me about it *now* while you have the matter in mind?

Yours very sincerely,
ALICE HOWARD GATES.

The letter to the hotel and boarding-house keepers will be slightly different:

My dear Sir:

As doubtless you know, many hotels furnish upon request, expert packers to assist departing guests.

Many times this service is much appreciated, not only by those who are physically indisposed and much pressed for time, but also by men and women both who dislike the task of packing, and who perhaps have not mastered the art of folding and arranging their possessions so that they come out in fine condition.

Would not such a Professional Packer be popular in connection with your establishment? My charges are reasonable—$1.50 for a suit case, and from $2.00 to $5.00 for trunks of different sizes. Unpacking at the same rates.

I am enclosing a sample card which I can furnish you in quantity lots for distribution in the mail boxes of incoming guests. For a period of six months, I am willing to give a ten per cent commission on all work secured from your house, and after that, we can make further arrangements as to the continuance of our plan.

May I hear from you? If I do not get word to the contrary, I shall take the liberty of calling personally some time in the near future to discuss the matter with you.

My telephone number is 1078-J. I am prepared to give first-class references as to character and reliability.

Very truly yours,
ALICE HOWARD GATES.

The cards mentioned should be brief.

Miss Alice Howard Gates
Professional Packer and Travelers' First Aid
No. 125 Dawson Ave. Telephone 1078-J.
Reasonable Rates and Expert Service Guaranteed.

It is a question whether or not to put the rates upon this card. Some professional packers do, and some do not, for many times a special rate can be made if there is a lot of packing to be done. Then some packing will prove more difficult than others. If the work is done after six o'clock in the evening, a ten per cent higher fee is charged ordinarily for the service, although that is at the discretion of the packer.

The cards for the theatre may be much like the small ones, only larger.

Now there will be those who will say in the beginning, " I cannot afford even to go to this expense, for postage and stationery, and cards will cost money."

Yes, but there is an indisputable truth which we must face — *we pay for whatever we need.* Unfortunately we do not always possess what we pay for. If we need advertising and do not buy it in a straight-forward manner, we will pay for it anyway in lost business, lost prestige, and lost opportunity. So really, the only sensible thing to do is to have it — that is, to buy it in the most satisfactory manner, as long as we have to pay for it anyway.

Newspaper and magazine advertising, if well chosen, are surprisingly resultful, for large numbers of people are reached about whom you or I would know nothing. Such advertising should always be carefully prepared, and not one superfluous word used. It is much wiser to use twenty words which tell the whole story, than a half column of fine print which few people would bother reading.

Do not be afraid of white space. White space makes the reading text stand out. Let the sunshine in! Some of the advertisements in the large magazines cost thousands of dollars for a single issue, and only a few words are used at that. Naturally, a careful selection of the right words is of supreme importance when every one counts so much.

Do not expect marvels from a single insertion, for advertising is cumulative in its value. That is to say, people may scarcely notice it until they see it a number of times. Even then they may not heed the suggestion offered. But when they need a certain kind of soap or soap powder, a collar or a rubber tire, the name which has impressed itself most upon their consciousness, will pop up into mind, and almost invariably that brand or make or style will be favored.

Newspaper adverising will bring better results if it appears regularly, either every day, twice a week, or three times a week. Even if it is a small, modest space which is so used, it will count for more than a big splurge. Business men have found that hammering away persistently, issue after issue, counts mightily!

It is important to have this advertising placed in the same location each successive issue. A regular advertiser can usually make arrangements just where that space will be. As women nearly always read the Personals or the society events, an advertisement intended to sell goods to women, will be placed logically on that page.

Displays of goods always help in selling them. The eye gate is one of the most important of selling avenues, as eighty-five per cent of all the impressions we receive come through the eye. Where a store is conducted, there is window display space as a matter of course, and *this* part of the establishment is quite the most valuable of all.

Needless to say, the window should be spotless, the glass shining with cleanliness, the color scheme harmonious, and the arrangement attractive. It is a mistake to display too many different things in a window as the effect is confusing. Better far to have a few related items, than a hodge-podge of everything.

The lighting is important. If possible, the lights should be concealed, for the simple reason that a bright light attracts the eye, even as it attracts moths, and people who are looking at the lights, are not looking at the goods. Concealed or indirect lighting throws the articles displayed into pleasing relief.

The display should be just below the level of the eye, and should be changed frequently, for if the same display is left in day after day, you will educate customers deliberately ***not*** to take an interest in what you are showing. It has been found that five days is a reasonable time to leave a window display, and that after that, better results are gained by changing it.

Where foods or clothing are made at home, it is a little more difficult to exhibit these. Yet it can be done. Oftentimes a friendly storekeeper will consent to make a display in his window, together with a card explaining who canned these fruits or vegetables, and where they may be obtained. Naturally some compensation will be required, but the customers gained will be worth paying for the display space.

One woman who lived in a large city, decided that newspaper advertising would not fit her case. It was expensive, and a very small fraction of the people reached would be within her immediate locality. Her home was just a little way back from the street, and if she put her embroidery, crocheted, and bead work in the windows, it would not show up to good advantage. There was a low fence in front of her home, with a gate and a narrow cement walk to the front steps. This is what she did to advertise, and in the end she gained an abundance of business.

First she put up a square board, neatly painted in green and lettered in gold. This was supported on an upright standard and announced:

"FANCY WORK FOR SALE AND MADE TO ORDER."

This was placed just inside the fence. It brought a number of patrons.

Not being quite satisfied with this, she removed it after a while, and put up an ornamental sign board which was supported by a tall, poplar tree. Upon this she announced:

"THE HANDCRAFT SHOP.
HAND-MADE ARTICLES ON DISPLAY AND TO ORDER."

This brought a few more customers, but still she was not satisfied. So she had the fence painted, took off the gate, and just inside of where the gate had been, placed two narrow, upright show cases such as milliners use. These were placed on neat, little, wooden supports, and an artistic "Shelter" built in the form of pagoda-like roofs as a protection against the weather. The cases were locked and valuable pieces of embroidery were taken into the house each night.

It was interesting to see how many women paused just outside of the low fence to examine the dainty articles on display, and the increase in customers was soon manifest through the mounting sales.

Another woman who lived in an exclusive residential neighborhood, was at a loss how to show her wares. Her front rooms were reached by a flight of eight steps and a broad piazza. In the angle formed by the steps and one side of the piazza, she had built a Display Board, something like a large bulletin board under glass. It differed from the show cases already described in that this case was flat. Sometimes she covered the background with black velvet, or again with a dainty color, and against this she fastened or hung the articles she wished to show. The little glass-headed push pins served nicely. This case locked too. In the front was a neat and attractive card, inviting those interested to step into the Gift Shop inside.

Any article which fills a real need and which is made in an expert manner, can be sold in paying quantities if the right kind of advertising is used.

CHAPTER V

Accurate Records

IT does not matter whether the business you and I do amounts to five dollars or five thousand dollars each year, it is highly important to keep accurate records and to *know* whether we are doing business at a profit or a loss.

Many people do business for a long time in such a lax way that they think they are gaining ground, when in reality they are steadily losing money each year, and then of course, it becomes increasingly difficult for them to meet their bills and pay their overhead expense.

This should never be the case, for a business which will not support itself is scarcely worth the time or effort to continue. Women particularly who are beginning business in a small way, are likely to think that the keeping of books and accurate accounts is unnecessary, and that they can depend upon themselves to carry most of the details in mind. This is very unsafe.

One highly successful business man always instructs his clerks to make a charge *immediately,* before they wait on another customer or even answer the telephone. His argument is, " I am insured against fire and theft, but not against your carelessness." We are so likely to think we will remember, and yet in a suprisingly short time details will go out of mind.

Just the nature of the books to be kept depends something upon the business and its extent; but *three points* should be kept in mind in relation to *any set of books.* First, they should give all the facts truthfully. Second, the books should prove themselves or balance. Third, the best bookkeeping system in the world is a failure unless all entries are kept up conscientiously.

An elaborate system is not necessary for a small business, yet there is no end of satisfaction in being able to figure out just exactly how much profit you have made, or to turn back and compare the results of July of this year with July of last year, or to turn to another page and to find what certain goods cost when you bought them last.

It is a significant fact that the people who are lax and easy-going in regard to handling the buying and selling end of their business, are rarely successful, for it is small leaks which usually sink the ship. And certainly a leaky vessel will not be prepared to stand any great strain or shock should it come.

Many firms offer discount for prompt payment. That is to say, if you buy in wholesale quantities and pay the bill within ten, twenty, or thirty days, a percentage is deducted in consideration of this prompt payment. This is only fair.

If you pay cash down at once when you buy goods, it saves the expense of bookkeeping, and you are entitled to the saving made in consequence. If you pay in ten days, this promptness is also entitled to special favors, and a discount of from three to five per cent. is given. If payment is made in twenty or thirty days, a two per cent. or a one per cent. discount is allowed. The longer the bill runs, the less consideration is shown, and after a certain time, interest is charged on the money.

Now it might seem at first glance that the few pennies saved by these prompt payments down, do not amount to very much, but in the course of a year, they roll up into a great many dollars, and it is estimated that even in a small retail store, that if all the discounts are taken advantage of, they will pay the salary of one man. Worth while surely!

But some people will say, " I haven't the money to discount my bills, for I have to wait until my customers pay me, and I seldom have enough come in on time to keep cash in the bank ahead."

This objection is such a universal one in small businesses, that we will stop to look at it carefully.

If you or I are going to grant credit to our customers,—

that is, charge goods to them — we cannot sell quite as reasonably as we would for cash, for we too must remember that bookkeeping takes time, and time is a business expense; that we are sure to lose some money so charged, and in the end this loss must be met by the people who do pay; that we cannot do a credit business *safely* and profitably unless we have some capital on the side to do business with.

For example, a man who has bought, sold, and successfully conducted eleven different retail stores, estimates that if he pays five thousand dollars for a business, that he must have two thousand dollars in the bank for what he calls a " Coming and Going Account," or an account to pay the expenses until the business itself is yielding a nice profit. Then he pays himself back that two thousand dollars and uses the proceeds of the business to keep it going. You will see that his estimate is that he must have forty cents of actual loose money for every dollar tied up in stock. But remember, he does a credit business.

His neighbor who has also bought and sold stores and conducted them successfully, has kept to a strictly cash business, and when he buys a five thousand dollar business, he feels safe to start in with a reserve fund of about five hundred dollars, or ten per cent. of his capital, for just as fast as he sells goods, he has the cash to re-invest.

So think carefully, just whether you wish to follow a cash or credit plan, for once you have started the credit system, it is difficult to change to a cash business. People are likely to misunderstand, and to take offense, and it always takes advertising and explanatory announcements so as to be perfectly fair in the matter.

But let us come back to the question of discounts. Suppose that you have not the money to discount your bills, and your plan is to operate a Fancy Goods Store, a Bazaar, a Handcraft Shop, a Delicatessen, or some enterprise of that kind, and you find that you could discount your bills on ten days and save two per cent. Let us suppose that there are three hundred business days in the year, for we have Sundays and holidays to reckon out. A two per cent. saving every ten days would mean a saving of something like sixty per cent. of the turnover each year. Therefore it will be vastly better business to borrow a sum of money if need be, pay six per cent. interest, and make a substantial saving after the interest is paid.

For example, a man who was only able to get one per cent. off for cash a month, estimated that he saved better than twelve per cent. a year, for his savings were continually earning for eleven, ten, nine months and so on, or throughout the rest of the year, making him a total saving of about fifteen per cent. He paid six per cent. on borrowed money, and in reality got nine per cent. interest on money he didn't own. In a comparatively short time, he did not need to borrow money, for he had accumulated enough to swing his own business with.

The woman who is doing business at all, will do well to establish her credit with a well-known bank, for she does not know when she may wish to use this credit. If her business is one of some pretention, she should go directly to an official of the bank with which she wishes to identify herself, and have a frank talk with him as to what she plans to do, and what assets she has to do with. Perhaps she will be asked to fill out a statement or printed form, and she may ask for bank credit up to the extent of five hundred dollars, a thousand, or five thousand as the circumstances warrant. That is, the bank will agree to honor her paper up to the sum set.

This may enable her to buy to great advantage sometimes when she would not otherwise have the ready cash with which to do it. Naturally, she would have to arrange to take care of this obligation within thirty, sixty, or ninety days, and it is very important that she never disappoint in these matters if she is to keep her credit good.

A young man who was beginning business, went to the president of a certain bank and asked for a five thousand dollar line of credit. The situation was gone over by the bank, and he was granted a three thousand dollar line of credit. Just to see whether it would work or not, he drew on the bank for a thousand dollars, and used the same money to pay it with in three days. He was satisfied that he was protected nicely, and he made up his mind never to fail in his business obligations.

Not long after this, an exceptional opportunity came his way to buy a lot of lumber and to sell it to a local lumber-yard. It would take about ten days to conduct this business. Before he bought, he was certain that he had an outlet for his goods, and because of his line of credit at the bank, he was able to buy and sell at a nice profit of several hundred dollars. He could well afford to pay the interest on the money. Without this line of credit, he could not have handled the situation, and he would have been obliged to see someone else make the profit instead of winning it for himself.

However, no chances should be taken, but there is more money in the country than there is tried and tested brain power coupled up with unquestioned integrity, and any person who is reliable and capable, is sure to find backing in the way of capital.

The business woman should conduct her banking on a strictly business-like basis. It is surprising how few women know how to keep track of their bank account correctly. A few words of explanation may be worth many dollars to those who follow the plans outlined.

The usual method is for each depositor to be given a small Pass Book or Deposit Book in which each deposit entry is noted. For the guidance of the bank, deposit slips are made out which list the bills, currency, and checks placed in the bank on a certain date. The patron of the bank has a Check Book and draws out by check such moneys as may be needed. Naturally, the deposits made must be greater than the checks or vouchers withdrawn, and it is very embarrassing to get a notice from the bank, " Your account is over-drawn," or to have a check returned marked, " No funds."

A very little time will prevent a situation of this kind. The business woman should use a Check Book having two or three checks on a page, and she should never consent to use loose checks without any corresponding stubs. For those stubs are an invaluable record which should be filled out fully and carefully.

Let us suppose that Elizabeth Smith has opened up a bank account with the Maplewood Trust Company, and she wishes to make a deposit of funds. She finds that her business of the day before totals exactly $15.12. This sum *to a penny* should be deposited, for her deposit book should show at the end of the month, exactly the amount of cash she has taken in. This $15.12 is made up of ten dollars in bills, twelve cents in currency, and two checks,— one for three dollars and one for two dollars. She should make out her deposit slip, listing bills first, currency next in the proper spaces, and the checks separately, describing them according to the bank upon which they are drawn. The three dollar check may be from the Mechanics National Bank of Arden, N. Y. If so, say so. The two dollar check from the Chicago Trust Company, Chicago, Ill. Total the deposits. Make out the deposit slip in duplicate. Keep one slip and turn the other into the bank with the money.

As soon as Elizabeth Smith reaches home, she should compare the entry made in her Deposit Book with the duplicate deposit slip she has kept. Banks aim to be accurate, but bank clerks are human and errors do arise sometimes.

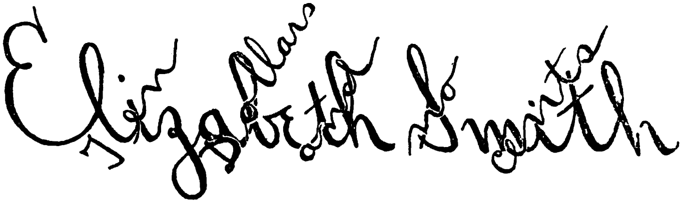
For example, a deposit made by the writer of twenty-two dollars was through error, entered two dollars; and another of thirty dollars, was entered as twenty dollars. Keep track of these things.

Keep the duplicate slips and clip them together month by month. It will also be a help if on the back of each of these duplicate slips, you mention the names of the people from whom the checks come. It only takes a minute and it may help to settle a doubtful point sometime. Of course, if these are not carefully filed and kept in numbered order and dated, they will be of no value.

If Elizabeth Smith, finds it necessary to draw a check that day for $10.02, she should be very careful to have her checks correctly numbered and plainly written. The figures at the right hand side are the ones the bank clerk looks at, but the written figures are the ones which hold, so she should look at every check to see that the two correspond.

Unfortunately, there are unprincipled people who will take the opportunity to alter or raise checks if they get the chance, and so it is well to protect each check, especially if it is going out of town or into unknown hands.

The ideal thing is a check protector,— a mechanical device for writing in the amount for which the check is written in perforated figures. But many will not be able to afford this. A simple check protector consists of a bottle of good quality, red ink and a wooden handled pen which may be bought for five cents. Write the check as usual and then across the signature at right angles, write the amount of the check. Any attempt to change the amount will destroy the signature.



If a further protection is wanted, the words, " Not over $11.00 " can be written in red ink across the stub end.

Elizabeth Smith will be wise if she completes her check book record in this manner. Let us suppose she already had a deposit of $100 in the bank. On the left hand part page of the check book, or on the back of the blank stubs, make the following entries:

Balance Forward	Deposits	Vouchers
$100.00+	Sept. 27, 1919 $15.12	$10.02
15.12		
$115.12—		
10.12		
$105.10		

If she wishes, she may wait until she fills out the three checks on the page and add those sums together, and subtract at a single operation. It is very important to put in those plus and minus signs; otherwise in checking up the book at the end of the month, you will often have to go through the operation of addition and subtraction both to discover which was intended. If care is taken, the difference after the last subtraction gives the Balance Forward, and Elizabeth Smith can always see at a glance how much money she has on hand and she will not draw her balance too closely to the limit, or over-draw.

At the end of the month, the bank will send a statement of deposits and withdrawals. Some banks do not return the cancelled checks unless requested. The writer prefers to have such cancelled checks returned, for they form valuable receipts, and often make possible the proving of the payment of a bill.

A recent case of this kind in which a Bonding Company, capitalized at very large figures, disputed the payment of the premiums on the bonds for four years, was quickly disposed of when the cancelled checks were presented in proof.

However, there is no value in getting these cancelled checks and the statements, unless the business woman goes over them carefully and checks up all of the figures for accuracy. Banks handle large sums of money and deal extensively in figures, so it is not surprising that mistakes will occur.

For example, the writer neglected to check up the bank statement of a certain account for two months, only to find that a couple of mistakes in figures had gone through, and a certified check had been charged to the account twice, and there was some question whether it had not been reckoned out the third time.

If you do not understand *perfectly,* the bank statement and how they figure it, go in and ask for a little help. Five minutes will make it all plain, and it will be five minutes well invested.

Balancing up with the bank is not a difficult matter. Returned checks should be marked off on the check book stubs.

This will show how many checks are still out. These can be added up, subtracted from the balance given by the bank, and the figures *should correspond* with the balance in your own check book. If they do not, somebody has made a mistake.

Once there was a little boy who was reading his lesson for his teacher. Suddenly he dropped the book. Looking gravely up into his instructor's face he said, " Teacher, somebody has dropped that book, and there are only you and I in the class! " Similarly, there are only two in this class,—the bank and the patron, and the only way to know who has dropped the book or made the mistake, is to check up the figures carefully. It will pay to do it, not only in dollars, but in satisfaction.

In passing, it may be noted that a check is not a receipt in law as is so generally thought. For instance, Elizabeth Smith pays the Pierman Company ten dollars. Later they send her a statement for ten dollars. She produces her check. They say:

" Oh, Miss Smith, that was in payment of an earlier account," or, " We cashed that check for you that day. Don't you remember? "

To make a check a legal receipt, it must bear upon it a brief statement of what it covers. In this case, Elizabeth Smith might have written in one corner, " Payment of goods purchased Sept. 1st to 15th, 1919." This would cover all question of dispute.

There is much more satisfaction and safety in doing business exactly right than in taking a chance or trusting to loose methods. Men of large affairs protect themselves at every point. It is surely quite as important for the individual doing business in a small way to safeguard herself from loss which she can ill afford.

CHAPTER VI

Safeguarding Results

WHILE we are talking about accurate records, we will not do right to leave the subject until we go into a few more details, for success depends upon the application of definite principles.

We have already noted that a check must bear upon it what it is for, if it is to be considered a legal receipt. But where such notation is made on the face of the check, disputes have sometimes arisen as to whether such entries were not placed thereon after the voucher was returned. This might easily be done.

To safeguard one's own interest, such notation should be made on the back of the check, over where the payee will endorse it. Then there can be no question as to what that check took care of. Sometimes the words " In full to date " are written, and if the check is then endorsed, it is taken as a full acceptance of the obligation up to that time.

It is very important too, that the woman in business shall not sign her name to anything until she has read it all through carefully, fine print and all. If there are any conditions which she does not understand, she should have these explained before she places her signature at the bottom. If she questions whether she should sign a certain contract or agreement and does not quite know what to do, it is better to wait and to get the advice of a disinterested banker, business friend, or even a lawyer, rather than to get into some embarrassing tangle. It is a lot easier to keep out of trouble than to get out of it.

From time to time, we read of individuals who have been victimized by being asked to sign some paper as a mere formality, which afterwards turns out to be a promissory note for several hundred dollars perhaps. As a rule, a third party attempts to collect these notes, and by law can force the payment.

The person to whom such a note was given, would have to prove the justness of his claim, but if he sells or discounts that note, the dishonest individual steps out of the case altogether, and the new owner has a clear claim for he has paid his money for the note.

The only chance the defrauded individual has is to prove that the party now owning it is merely the agent of the other man and has not paid cash for it. This usually involves a good deal of legal complication and expense; hence the warning — Know what you are signing before you sign!

Bookkeeping methods which are worth-while, take a little time, but without them business cannot be properly kept track of. Moreover, any system which is really efficient, proves itself and reveals to you whether or not you have made any mistakes.

If Mrs. Brown, for example, is doing a small business of only a few dollars per week, her bookkeeping is just as important to her as the large concern across the street which employs an office full of bookkeepers, but of course, it will not take much time.

Let us suppose that Mrs. Brown is conducting a modest home business. She bakes rolls and fresh, home-made bread, sells head lettuce, and makes nurses' uniforms, aprons, and caps. Will she need to keep books, or is it not sufficient that she get the money for her work and materials? Will keeping track of it make any more of it, or make it go farther when she comes to spend it? Would not the time spent in her little bookkeeping be better used in making something to sell?

All these questions are so often asked by home business women, that we must stop and answer them seriously and honestly.

To begin with, Mrs. Brown is making bread and rolls with the idea of accumulating a profit. If she doesn't keep track of what she is doing, she may sell her bread too cheaply, or spend too much time and effort for the small profit she does make. In that case, her bread business is a star boarder and is being maintained at the expense of the other and more profitable lines. The only sensible thing to do is to find out, and the only way she can find out, is to keep an accurate account.

In the same way, the sale of her lettuce should represent to her a definite sum of money in profits, or she must learn more skillful methods of management or give that part of her business up. The same is true of the sewing she is doing for the nurses.

If Mrs. Brown buys her materials to work with, she should take pains to get them wholesale or at a substantial discount at least. If she buys in large enough quantities, she can purchase direct from some supply house. If her business does not warrant this, she should go to some reliable merchant, see him personally, tell him what she is doing, and arrange special terms, for she is entitled to a better price than the occasional customer.

To keep track of these and other purchases such as seeds, flour, etc., a single book will be all she will need. A canvas-covered stock book of the narrow, long variety is best. Everything purchased, with the date, amount, price and any special terms concerning payment, should be neatly written down in this book, with a line between separate entries. This is a valuable record and should be carefully kept. You see there is nothing difficult about it.

In another book of similar shape and size marked Day Book, entries should be made day by day, of goods delivered and charged, but not paid for. It is most important to do this, for it is surprising how soon facts will slip from mind.

This Day Book will be kept in a very simple manner also. At the head of the page write the day of the month and the year. Make all entries for that day, skip three lines, and make entries for the next day. By following this system, you can tell at a glance how much you charged on any one date.

A small book such as children use for their exercises, will do nicely for an Order Book. In this you will enter the date also and the details of any order taken.

For example, Miss Meyers, the nurse, may wish four uniforms and a dozen new aprons. The Order Book will be filled out while Miss Meyers is there, and you will write down just what she wants, also the specifications as to the length of those dresses and aprons, and any other details necessary for your guidance in making them.

If you get a telephone order from Mrs. Flynn for rolls to be delivered Friday afternoon, it will take but a moment also to make a note of that, the hour when she wishes them, and the number; or, if someone else gives an order for two loaves of bread to be sent twice a week regularly.

In each case, the order should be entered and read back to the person giving it, so that there will be no error or misunderstanding, for often what is quite clear to the person who has all of the facts in mind as to what she wants and how she wants it, have not been made clear to the one who does the work. A thorough understanding at this point is much better than a misunderstanding later. This little Order Book will be invaluable for reference when the work is being done.

Now it would seem as though this should be sufficient but it will not, for Miss Meyers may order caps before her first dresses and aprons are finished. She may send ten dollars on account, or come in a hurry to pay her bill just when you are busy, and it will be embarrassing to go all through that Day Book and pick out the items charged to her. Besides you can never be sure that you will not omit something or make a mistake.

So another book called the Ledger-Journal is very necessary. This contains the posted accounts of everybody with whom you do business, and it may also contain your cash records, for in a small home business, the keeping of a Cash Book is scarcely necessary.

This book should be indexed so that any name can be readily located. The first third of the book can be indexed for customer accounts; the second third, indexed again for creditor accounts; and the last third of the book kept for special records. This is not just according to bookkeeping system, but is a simplified form which will prove very satisfactory.

A regular Ledger may be obtained and a box of the little alphebetical indices, so the book can be arranged to one's liking, the letters being pasted in any convenient arrangement.

Now, the first third of the book will be given up to such accounts as Miss Meyers, Mrs. Flynn, and anyone else who does not pay for things when they get them. Entries should be posted from the Day Book into these customer accounts every day, so that no items will be omitted. Thus:

Miss Minnie Meyers,
25 Maple Ave.,
Boston.

		Cr.	Dr.
Oct. 1	To 3 uniforms	$15 00	
Oct. 7	To 4 nurses' aprons	8 00	
Oct. 12	To 5 caps	4 00	
Oct. 15	By cash		$10 00
	Total	$27 00	
		$10 00	
	Balance	$17 00	

Remember the rule to Debit in and Credit out. That is, under the Debit side you charge yourself with all moneys you take in, and under the Credit side you charge the customer with all goods and work you do for them. What the customer is charged with is put in the left-hand columns, and what she is credited with paying in the right-hand columns, and the difference between these two will reveal at a glance whether she has paid in full, owes something, or is over-paid. If there is any question about any one item, the dates will enable you to locate the entries in the Day Book easily. This is what is really known as Single Entry Bookkeeping. The second account may read as follows:

Mrs. John Blair,
Van Dusen St.,
Boston.

		Cr.	Dr.
Oct. 1	To 4 loaves bread	$ 50	
	To 1 dozen rolls	15	

The second half of the book is to contain creditor accounts — that is, the people whom you owe or of whom you have bought goods, even if you have paid cash for them. Open up an account with each. Thus you have bought gingham and Indian head for aprons of Blair & Smith. The entry will read in this manner:

Blair & Smith.

			Cr.	Dr.
Oct. 1	By 50 yds. of gingham	@ $.40	$20 00	
	By 25 yds of Indian head	@ .35	8 75	
Nov. 1	To cash			$25 00
Dec. 1	To cash and balance			3 75
			$28 75	$28 75

Whenever an account is balanced, rule lines in red ink, put the figures within these lines which will be the same, and connect the two sides of the account with a diagonal line in red, to indicate that up to that point the account is closed. Do not depend upon Blair & Smith keeping books for you. They may be obliged to put up with incompetent help, or in any event, it is a good plan to keep track of what you are doing, and to know exactly where you stand at all times.

In the same way, accounts for seeds, flour, yeast cakes, and so on will be kept. Of course, whatever is got from one grocer will all be charged up in his account. It is not necessary to put the separate entries in this Ledger-Journal account but just the totals of the Day Book entries.

The last third of the book is to be devoted to business expenses and cash receipts. Whatever expenses are necessary must be entered here, and under this head may come accounts for rent, light, heat, taxes, salary list if any money is paid out for help; also a cash account which should show each day how much business is done in cash, and how much in charge accounts. These should be kept in separate columns. A very good way to make such entries is this:

Oct. 1	Day's cash sales		$10 00
	Charges —		
	Miss Meyers‘ Uniforms	$15 00	
	Mrs. Blair Bread and Rolls	75	
	Mrs. Green Lettuce	30	
		$16 05	$10 00

These amounts should not be added together, because when Miss Meyers, Mrs. Blair and Mrs. Green pay, it will be counted in as cash, and you do not want to take credit for it twice.

If you wish to know just how much the sewing nets you; also the bread and rolls and lettuce, you will have to keep the money for each separate, and make separate accounts for these, entering the total sales for each, day by day, for your own information.

One woman who conducted this very business, found that at the end of the season she had sold thirty dollars' worth of head lettuce with a very small outlay for seeds and labor, as she had hired the work of transplanting and hoeing done by her older boy. She discovered that she had not made enough on her bread and rolls to pay for the fire, labor, and time, and so she raised her price, charging up her time at twenty-five cents an hour, and making an allowance for heat. She lost some customers but she figured she was better without them, than to be furnishing them at her own expense, and those she did keep netted her a profit. In time she won back some of her old customers and many new ones, and she felt that the time spent in keeping books was well worth-while.

At the end of every month, the books should be posted to date if they have not already been attended to, and statements sent out to all customers who owe large or small amounts. These statements should be itemized the first time, and after that merely say, "To bill rendered," with any additional items charged during the current month. Accustom patrons to these statements, for many people are forgetful and careless, and if bills are only sent once in a while, they are likely to take offense, but if they come regularly, they know it is part of your business policy.

At the end of the year, or better yet, once in six months, close your books and make up a financial statement for your own edification. This statement should show the total amount of cash taken, the amount on hand at the beginning, the total amount of goods still charged on the books, together with the inventory value of supplies on hand. These four items constitute your assets. Total up the amount you owe for goods, the amount you have spent for goods, general expenses, and cash in bank. The two should balance to a penny if you have been accurate.

All of the large stores balance their books once a month, and some of them once a week. The woman who is doing business on a small scale, cannot afford to remain ignorant of whether she is succeeding or not, and she should also know whether she is making money or just working to kill time. The only way to find this out is to keep books.

If the business is a larger one, a regular Double Entry system can easily be learned, either by taking a few lessons from a practical bookkeeper and having that bookkeeper install the system, or by taking a course at a Business School or Night School in the subject. It will be time well spent.

Never argue that you are too busy to do what you undertake properly and thoroughly, for many an individual has lived in a Fool's Paradise thinking he was making satisfactory profits when in reality the profits were slender or altogether a minus quantity. Know what you are doing all the time.

CHAPTER VII

Some Selling Pointers

SALESMANSHIP is now recognized to be a fine art, and there is no doubt that those who understand and appreciate the value of a proper customer approach, the correct way of presenting goods or service, the most approved manner of closing a sale, and who know how to leave a patron with a good taste in his mouth, will be more successful than mere order-takers who simply show what is asked for and assume a " Take-it-or-leave-it " attitude.

This is the day of sharp competition and there are those who have such keen persuasive power that they often inveigle people into buying what they do not want. This is not true salesmanship. Permanent and profitable business is not built up through any such hypnotic methods. It is based upon confidence, good goods, and good service.

In fact, confidence plays a very large part in modern business life. Unless we have confidence in an establishment or a person, we do not like to take the risk of dealing with them. Confidence is established by sound integrity, by making good all promises, and by accurate representation.

Some ten years ago, a woman with a very large family went to live in a certain city. Her eye was attracted by the advertisement of a meat market in that place, and as her family consumed a good deal of meat, she made inquiry of her neighbors as to the reliability of this particular establishment. Her neighbor remarked casually:

" Oh, they are all right if you can go every time yourself, pick out your own supplies, and watch that they are correctly weighed. But look out if you order of those people by telephone, for I have found that they will send any old thing and are not particular about their weights."

Troubled but not satisfied, the new-comer made inquiry of a second acquaintance and received practically the same opinion. This settled it. She has never bought a penny's worth in that establishment, although she has paid out for meat supplies on an average of three hundred dollars a year, or at least three thousand in all. It is fair to estimate that this market has lost many other customers through the reputation of being unworthy of the housewife's confidence.

A man who cannot show that he is worthy of confidence will have difficulty getting money enough to carry on business, a store to do business in, or clerks to work for him. The confidence other people feel in you or in me, is one of our most valuable assets, and we should be very careful never to undermine that confidence in any way.

Good goods are a second essential, for unsatisfactory articles will not bring customers back. What we offer need not necessaritly be the most expensive of its kind, but it should be the very best which we can afford to give for the money. Moreover, the quality of the same articles should be uniform and the standard set maintained.

Sometimes people are foolish enough to put a good article on the market, and when a following is gained, to cheapen the quality of what is offered. This is poor business for it destroys confidence and makes people feel that thev have been deliberately deceived and misled, and further offerings will be mistrusted. First-class service in the way of promptness, interest, willingness to please, delivery, and all that sort of thing, count mightily!

So great a factor is service that our large stores find it well worth while to spend many thousands of dollars a year maintaining free Rest Rooms, keeping a matron in charge of the Rest Rooms, furnishing ice water, arranging a hospital with nurses for sudden cases of illness, delivery, post office substations, and endless other services to bring people in, knowing that they are sure to see things which will please them which they will buy. Service is said to be the greatest thing in the world, and while some may question that, it is the oil which lubricates the machinery of life.

The woman who is doing business of some kind in order to earn money, should know how to approach a customer so as not to arouse prejudice in the first place. The chances of making several sales are not nearly as good if prejudice has to be overcome.

Let us suppose that Mrs. Smith is conducting a small Bazaar of some kind. She spends the time when not occupied with customers, in making additional pleasing articles, and this work is done behind a screen or in an adjoining room. Just how will she handle her front store business so as to make it count for as much as possible.

Naturally she will keep her eye open for incoming patrons, and she will not let them stand unnoticed until they have to tap on the case with a coin, or begin to feel impatient because there is no one in sight. Mrs. Smith should be ready to advance promptly with a pleasant expression on her face. Smiles are far more winning than frowns, and the old saying that, 'We will catch more flies with molasses than vinegar,' applies particularly to the retail business. I have seen people come forward to meet waiting customers with an expression on the face which plainly said, "Well, what in the world do you want? Didn't you know I was busy?"

At such times all thoughts of what I *did* want went promptly out of mind, as a rule, I concluded that I didn't want anything at all. Even a verbal " Good morning " or " Good afternoon " may be spoken in an offensive manner. If it is uttered with a rising inflection, it is sure to make the person in front of the counter uncomfortable.

The best rule of all is to be natural, to advance with a cheery " Good morning," and if you can possibly call the customer by name, do so.

Now some people will know what they want and will ask for it at once, making your work easier; but others will not know just what they are after. They have come in to look and perhaps to pick out a gift or some small article for themselves which appeals to them, and is within a certain range of price. A very little experience will enable one to know just how to handle different classes of people. Those who make their wants known, should be met with close attention.

Never say, " How much do you want to pay," for that is an indication of a very lazy sales-person. Begin by showing the better class of goods, and you will soon discover whether these are too high priced or not. It is always easier to work down in the price scale than up, and when customers see the advantage of a little better quality, they are usually willing to pay the difference in price.

Know enough about the goods you are offering to be able to explain their advantages — fast colors, latest styles, durability, practicability, excellence of fit, economy of price, etc., etc. Some people stand behind the counter as though they were mummies, and answer questions grudgingly. Do not go to the other extreme of talking too much, for that confuses a patron and makes her feel that she is being shoved into buying.

Let the customer make her own decision, giving such aid as you may be requested to give. If a patron is over-urged to buy, she feels embarrassed and uncomfortable if she goes out without purchasing, and if she does purchase and is displeased, she is ever after inclined to stay away from that store wherever it may be.

The best sales-people are very careful not to overload a customer, and not to sell that which will not be perfectly satisfactory. When it is evident that the customer has found something which she likes and is inclined to make a decision, do not bring out more goods to show, for this is the point to narrow down the offerings to two or three of those which have found the most favor, in order to help the customer make a decision.

When a choice is finally made, do not drop the customer like a hot potato, for then she will get the idea that all you were after was her money. Wrap the package and deliver it with some such casual but pleasant remark as, " I am sure you will like this," or, " When you are in again, I shall be glad to know how this pleases you."

When taking the money for the purchase, never fail to say " Thank you." In one store the proprietor posted signs that if any clerk failed to say "Thank you," the customer could have the goods for nothing, and the further rule was enforced that the clerk had to pay for half those goods. Needless to say, there were not many infringements of the rule.

In counting change, the most approved manner is to reckon from the price of the article up to the amount of the money given. Thus, if the purchase comes to seventy-five cents and a two dollar bill is given, and a quarter and a dollar bill are returned, the matter is handled in this way: The quarter is laid either in the customer's hand or on the counter, and the sum totaled up, seventy-five cents, one dollar, two dollars. In this way accuracy is insured.

If a second customer comes in while you are serving the first one, do not ignore her existence as though she were not there at all. If it is someone you know, greet her pleasantly as "Good morning, Mrs. Rednor." That is all that is necessary, for she will be reasonable enough to know that it is her turn next, and of course, customers should be taken in the order of their arrival. If it is someone whom you do not know, give a smile of greeting and say, "I shall soon be at liberty." These small courtesies help greatly in making one's service popular.

If someone comes in who wishes to be waited on out of turn for a special reason, it is permissible to say to those who arrived first, "Will you be kind enough to excuse me a moment while I serve Miss Allen? She has to catch a train." Wait for permission to be granted, and it will be a churlish individual who will refuse the request. Once in a while it will be possible to give the waiting individual some of the things she wants to examine to look over while you are serving Miss Allen.

When goods are brought back with a complaint of any kind, the one who has sold them should be courteous, interested, and ready to do the right thing. Remember Marshall-Field's rule that "The customer is always right."

Now it is true that sometimes the customer will show a strong disposition to impose, but even so, it is better to be imposed on five times than to fail to make good one honest claim. Then too, if Mrs. Smith brings in a pair of gloves which she says were no good, and yet which show clearly that she tried to force a pair of five's on a pair of number seven hands, the fact that she has been treated with cordial fairness will send her away to boost for you, and your store, or Gift Shop, or whatever it may be. Sometimes these things are as cheap advertising as one can do.

When customers come into a place of business and find no fault with anything, but admire everything enthusiastically, it is usually a pretty sure sign that they will not buy anything. The individual who is about to part with his money, is critical and closely discriminating, and is likely to raise objections on certain grounds. Listen, but do not argue or begin to be offended as so many women salesmen have a tendency to do. Just watch for the *main* objections and then collect what *facts* you can advance to meet such objections. State those facts candidly and pleasantly, and let it go at that, and usually the sale is made.

Women are not famous for wrapping up a neat package, and there is a real knack in doing this. In your spare time, practice wrapping up packages until you can hand out one you yourself would not be ashamed to carry through the street.

Not long since I went into a little home shop where there were very attractive goods, but my purchases were literally " woppsed " up in a newspaper and tied round and round with a dirty string.

Wrapping paper costs something, to be sure, but by taking a little pains and looking for a light weight but good quality, a reasonable price may be found. Have the paper cut into different sizes, for a neat parcel cannot be made with the wrapping either too large or too small. A ball of string in a suitable twine holder is a small expenditure, and a little practice will enable one to mitre the corners, to wrap, tie, and clip the strings just the right length. An attractive shade of light blue paper with a pink twine makes a distinctive package and is an advertisement for the store from which it comes, if this kind of paper and twine are always used.

Customers appreciate the parting courtesy of being asked to come again, for little things count.

When customers are sought by personal calls, a great deal of tact is required on the part of the one who has something to sell. Many times an agent or demonstrator or house-to-house sales-person comes at an inconvenient hour. There may be a cake in the oven, a caller in the parlor, or baby may be stripped for his bath.

If possible, introduce yourself pleasantly in such way as this:

" Your friend, Mrs. Myer, asked me to call and show you some of my hand embroidered work. I wonder if you have time to look at it now."

Out of courtesy to Mrs. Myer as well as yourself, time will nearly always be granted unless it is manifestly inconvenient, then it is but considerate to ask for an appointment some other time.

If this customer has been interested, it will be quite proper to say to her:

" Have you some friends whom you would like me to show these goods to? If so, I would be pleased to go to them at their convenience."

Do not stay too long when calling on business in this manner. Show the goods, explain their merits, give prices and make clear any special service you may have, such as goods made to order, or procured from out of town according to definite specifications. Always show a disposition to be obliging, and when taking your departure, thank the one who has granted you the time, courteously for her kindness.

Where individual patrons of this kind are depended on, it is a good plan to have cards to leave with address and telephone number if one has a telephone, because it may not be convenient or necessary to patronize you just then, when it would be agreeable to do so later.

If for any reason the prospective customer says: " I am not interested just now but I might be a little later," follow up the advantage by suggesting, "Would you be likely to have wants in this line in the spring? If so, I will keep you in mind." Then keep a list of such people and call upon them again, or telephone them with a reminder that the approach is because of their expressed wish. In probably ninety per cent of such cases sales will result.

Anyone interested in salesmanship will gain many helpful pointers by observing closely the ways of successful salespeople, and will learn what to avoid by taking note of those who are unsuccessful or only mediocre.

A young woman who decided to give up teaching to sell a high-grade set of subscription books, was laughed at by her friends who dubbed her a "Book Agent." She said calmly:

"Wait — it is merely a matter of salesmanship because I know the article is right. Watch me. I shall make a study of what I am doing because I have no desire to do it clumsily."

In less than one year this woman was able to afford a vehicle and driver, and was making a clear salary for herself of between three and four thousand dollars a year. Her success was due to the fact that she took an interest in what she was doing, and studied just how to do it right.

Salesmanship consists in understanding thoroughly the goods you have to offer and the people to whom you would sell. Give them what they want at right prices and merit will be abundantly recognized.

CHAPTER VIII

What Shall I Choose

WHEN any of us decide to spend all or part of our time in some money-making way, the question "just how" is bound to arise, and what may be entirely suitable and adequate for you, may not suit my own particular case at all. It all depends upon what each one of us can do, how much time we can devote, and what our idea is of remuneration for the work we have done.

It is safe to say though, that whatever we undertake should be conducted on a strictly business basis. The woman who determined to make money for herself, who persuaded her father-in-law to give her the grapes, and who took the sugar from the family supplies and sold jelly which cost twenty cents a glass for ten cents, flattered herself that she was making money. In reality, she was losing it.

Her father-in-law gave the grapes to her but not to the public, and if she was making the jelly for sale, she should have purchased the sugar separately, kept track of the amount she used, and have charged the fruit, the sugar, the fuel, and the time up at a fair rate. If she could not sell the jelly for enough to leave her a profit over and above cost, she should have undertaken some other way of getting hold of the money.

So let me emphasize that if you desire to serve the public in some capacity, it should be in such a way that the public will pay original cost plus reasonable profit. No business can be satisfactorily maintained without profit, and if it could, what would be the sense of doing it if you had no more money in the end than had been put out in the beginning.

Some women make the mistake of thinking that they can offer one small novelty endlessly, find a continuous market for it, and go on making money without the exercise of any further initiative. Sometimes this can be done, but not often.

Two women undertook to make Door Pockets of denim with compartments for shoes, slippers, and other things. The first did a very good business supplying the women in her town, but after a while these customers were all supplied and she found, of course, that her receipts were falling off. She did not analyze the cause, but decided that women in business were not a success.

The other woman made Door Pockets of just a little higher grade and better finish. When they were made and bound, she took them to an establishment near her and had heavy, brass eyelets put in the four corners. This permitted them to be hung up tautly, without danger of the cloth pulling out. She had some tapes printed with the words " Sanitary Wall Pocket Company." These tapes were divided and one sewed to the back of each of the handy conveniences.

Now the difference between her product and that of the first woman, was that one was clearly home made and the other had a workmanlike finish difficult to duplicate at home. There was the same difference in the marketing methods. The second woman knew that she could only continue to do a profitable business in Door Pockets if she could find a large outlet. So she visited several wholesalers, placed the articles in some retail stores, and proceeded to do a little carefully-thought-out advertising. She could not afford very much, but she pointed out the economy and convenience of " a place for everything," and stressed the brass eyelet holes and the attractive appearance of the finished article.

She made a direct effort to get the patronage of boarding schools and other large buyers, and although a number of years have gone by, she is still making Door Pockets to furnish both the wholesale and the retail trade. The first woman lacked vision but the second woman had it.

In some localities, it is better to combine several money-making plans than to try to make an entire subsistence through one alone. The retail storekeeper in a very large city can make a living by selling gloves, or silks, or linen alone, but usually even where the population is large, such specialists are in the minority, and most of the Department Stores make a broad appeal to as many people as possible, by offering hardware, drugs, furs, laces, furniture, baked goods, shoes, millinery, piece goods, ready-to-wears, and endless other lines. Their idea is that everybody will not want linen, or lace, or gloves at once, but a large number will be wanting some of the things they offer all the time.

The success of the theatre and the moving picture houses is due to keeping the curtain going up and down all the time, or something new continually flashed upon the screen. In this way, they keep the crowds coming and the people buying tickets.

This is the underlying thought of the popular Five and Ten Cent Store. As a rule, these stores are located in large enough places that new lines can be offered frequently, and they cannot be offered frequently unless there is a large enough market-outlet to clear out the stock that is bought, so that new goods may be shown. The Bazaar or the Fancy Goods Store uses the same idea in a slightly different way. The Delicatessen features foods of different kinds, and the woman who specializes in cooking for sick folks, makes a study of dietetics that she may offer a suitable variety.

Of course, there are those who are eminently successful in sticking to one branch of service or goods, but it stands to reason that in this case one of two conditions must obtain. Either there must be enough customers to support that business right at hand, or else the woman herself must go out and seek customers over a larger area of territory.

Most of us can do best the things which we enjoy doing, although there is no gainsaying the fact that all work is inclined to get a trifle monotonous sometimes. Perhaps we are not feeling as well as usual physically, or we see opportunities where we might enlarge our work if circumstances were different, but we must never let discouragement assail us, for oftentimes these hard places are tests to prove us out as to our earnestness of purpose and intention. If anyone had nothing to contend against, and nothing to overcome, the zest of living would be lost. Obstacles are often our best friends, for they force us to bestir ourselves and show what we can do.

A former student of the Carlyle Indian School, expresses this thought very beautifully, and with such a comforting message that every woman who would earn, should learn it by heart, and should remember that the stone in the pathway of life, properly met, is something to be thankful for, because it has been put there for a purpose.

" I watched the brooklet rushing down
To meet the frothing sea;
It sparkled as is dashed along,
Its life was melody.
I took a stone from out its path,
That it might flow released;
But lo, it danced no more in glee —
Its melody had ceased.

"Almighty God," my soul cried out,
" I see Thy perfect plan;
For as a brooklet in its path,
Thou hast made life for man.
The trials from Thy guiding hand,
Whose aims we may not see,
Are but the music of our lives,
Thine is the melody!"

In choosing the particular work by which we hope to make money, we must be very practical. People will pay money for what they need and what they want. Anything that is used up or worn out quickly, brings people back again and again.

There are certain seasons of the year when large amounts of money are spent for gifts — Christmas and Easter noticeably. Then too, there are always those who are having birthdays and anniversaries, so that Gift Shops continue to be popular the year around.

Some of us like to raise growing things and take pleasure in seeing vegetables, fruit, and flowers mature. Others have never learned how to do this, or perhaps regard it as toilsome, but we must not overlook the fact that anything for which we will receive money is work. If it were not, people would not pay for it, and it is true also that "He who serves best, profits most." This is even as it should be.

So let us advance to our task, whatever we choose, with a determination to serve so well that we will prove our right to continue in business and to reap handsome rewards.

Any woman who goes into business in a large or a small way to make money, must expect to let people know what she is doing, and to go after customers with intelligent persistence.

Our stores could not continue to do business if they merely bought goods and employed sales-people to serve those who might happen to come. They have to show the goods and advertise them in various ways. The manufacturers do not hesitate to give away samples, or to introduce their wares in whatever suitable manner will best bring them to the notice of the public, and the woman who expects to earn money through her business ability, must also expect to use business methods.

A man with money to invest, would be unwise to open a book, china, or drug store in a block where there were two or three others, unless he was confident that he could give so much better goods, service, and price that he would win the trade.

A woman who wishes to earn money and who has to learn how to do something which she can sell, should look over the ground to discover what there is a real need for where she is to live. If there are already enough Beauty Parlors to take care of the women who hire this sort of work done, there may still be room for her if she serves her customers in their own homes. But if there are several doing this also, she will be wiser to choose some other method of earning her living in which there will be less competition.

It is very true that there is always room at the top, and that a skilled worker need not fear competition, for in time she will win her own following. But naturally it takes a good while to prove this to the people and to build up a business.

However, if you should feel that beauty treatments or hand painted china are the means by which you can do the best work, and that any other occupation will be a mere make-shift, face the situation honestly and prepare yourself to do such excellent work that your chances *will be a little better* than those of anyone else already in the field. There is really no ocasion why anyone who wants to do any kind of work, should be frightened out because there are others following the same line, for the near future may see many changes. Only, of course, the immediate chances of profitable business are larger where the field is not crowded.

A case of this kind comes to mind in which a woman wanted to live in the suburb of a certain city that she might educate her daughter in a certain famous institution within commuting distance. She went to that suburb and looked over the territory.

It seemed as though every opening whereby a woman could earn money was filled. There were already several Delicatessen Stores, and her own forte, she believed, lay in delicate cooking. There were other suburbs, to be sure, but this was the one which appealed to her, for she had a few friends there, and the location was the most convenient for her daughter. She decided to locate there and to take her chances, although as she explained to her friends, she could not afford to *risk* a penny.

While locating herself in a small but comfortable flat, she made a point of purchasing a number of things from these different cooked food stores. She did this purposely with the idea of trying out what they found was salable, and also to compare their foods with what she knew she could make. Her conclusions were that the foods offered were thoroughly ordinary, and just what could easily be procured from delicatessen supply houses and sold cheap. She made up her mind that the well-to-do women in this community, would patronize a different type of establishment if it were properly conducted.

So she rented a small store which had long stood vacant, just off the main street. By taking a lease for three years, she secured the rent very cheap. With her own hands she cleaned this place until it glistened. It was rather roomy, had two small, front windows, wall shelves, and one string of old-fashioned, wooden counters.

She could not afford to hire the painting done, but she had painted before in her life and knew she could do it again. She dropped the curtains in the front windows, thinking to make her repairs in private; but it made the store dark, and she began to wonder if after all, it wouldn't be a good advertisement to go about it openly and frankly.

She dressed herself in a simple, khaki suit and began her sandpapering and puttying, for she knew that to have a properly finished surface, her foundation must be clean and smooth. It took a number of days, to be sure, but she calcimined that ceiling and did her own painting.

When she got through, the whole place was just as dainty and clean as white paint and enamel could make it. The old wooden counters had taken on a new dignity, and she began to look with pride upon her enterprise. She purchased a blue and white linoleum of good grade for the floor, in a small tile pattern. This was laid for her by the firm of which she bought it. She had purchased a second-hand sign and had it painted in black and gold. New drop curtains of blue on the outside and white on the inside were hung, and a very fine gas range installed in plain sight in the front store. A small, rear room was fitted up with supplies, a sink, shelves for dishes, and a table upon which to mix and make.

With this simple equipment, she started in to manufacture real home-made cakes, rolls, salads, pastries, and desserts. She carried a small advertisement in the daily paper in which she featured her telephone number, her willingness to prepare anything to order for the housewife or formal hostess, and her intention of keeping a few real home-made goods constantly on sale.

There were those who prophesied her failure, and pointed out that the near-by city sent baked goods out with their motor deliveries, and that none of the small food stores near-by were doing more than business enough to just keep them going. But our friend had faith that her idea was just a little different, and so it proved.

She has prospered beyond her wildest dreams, for she was soon obliged to employ a couple of helpers. As she did not have room to fill all her orders where she was, she was able to purchase a fine, modern bungalow and the kitchen of this served admirably to supplement the facilities of the "Good Things To Eat Shop."

Now the city sends to her for her dainties, one of the large Pastry Shops sending its motor vehicle every morning to her door, to get a good-sized order which is placed on sale in its establishment at a high price.

Another woman who found it necessary to earn a living was utterly discouraged that the only thing she could do a little better than other folks, was to make pies — and, of course, every woman who had a home, made her own pies! She had competition without end.

But did she stop on that account? No. Rather hesitatingly to be sure, she began to make pies and to send them from house to house in a basket. She arranged this basket with little racks so it would carry six of the delicious, flaky home-made articles. Her brother who was a partial invalid, was able to act as salesman, and to her own surprise, the pies sold rapidly and the light but pleasant exercise improved her brother's health to a material degree.

Today these two people are the owners and proprietors of a large and prosperous factory where pies alone are manufactured and shipped to several cities daily, for their establishment is located in the middle of an equilateral triangle of heavily populated territory.

So it is evident that in the end good goods and good service will win its own way, regardless of conpetition. But this is *only the case* where the business is followed up in the right way and every vantage gained is *held and pushed a little* further.

Another case comes to mind of a woman who went into a small town. Her husband was principal of the school, and as she only had one child, she cast about her to know what she could do with her spare time. She was an artist of no mean merit, and she was surprised to learn that there was not a single individual in the community who did water color or oil painting.

So she let it be known that she was about to open a studio in her home and would welcome pupils who might wish to study with her. She was a modest little woman and was much encouraged by having full classes from the very first — in fact, all she could handle.

What she had to offer was just what this town lacked, and being on one side and away from larger places, it welcomed this opportunity for culture. Through the money earned, this little lady was able in her vacations to study china painting, and later added the teaching of this art also. As she sold materials — colors, paints, brushes, canvas, blank china, etc., she made a nice profit on this. She also put in a kiln and did her own firing. As there were many people of wealth in the town, she was soon earning as much money as her husband.

Decide what you can do best and what you will be happiest doing. Then fit yourself to do that thing so well, conduct your affairs in a business-like way, and you will not fail to attain large success.

CHAPTER IX

Concerning Price Marking

GOODS may be right, service may be excellent, advertising carefully and wisely done, and yet business will not be a success unless the prices charged are such as to cover the cost of the goods, the cost of doing business, and a profit beside. Out of the *profit* must come all losses in the way of bad bills, readjustments on unsatisfactory transactions, improvements, and business expansion.

All this is so self-evident that it would seem as though it did not even need to be talked about, and yet hundreds, yes perhaps thousands of retail businesses have gone to the wall simply because of wrong principles in price marking. Many a man and woman too, has *supposed* that they were making a profit, when in reality they were not making a single penny, perhaps were even *losing money.*

Before we begin to talk about the correct way to price our goods which we have to sell, let us understand clearly two or three terms in common use today.

Invoice cost means what you are charged for something which you buy at wholesale rates. For example, you are selling hosiery for some well-known firm. You get a box of twelve dozen pairs of stockings, and through the mail a bill for that hosiery. That bill is the " Invoice " and the amount stated thereon which is due to the manufacturing firm, is the " Invoice Cost."

But that is not all the expense by any means, for in order to win customers, you have to send out letters or postal cards, telling what you have to sell, or to make appointments for interviews; perhaps there is advertising to be paid for, and car fares, and wrapping paper and string, and your own time.

Remember this time should be counted in at exactly the same price you could get for it if you were selling it to some other employer than yourself. That is to say, you are always entitled to pay for your own time, even if you are working for yourself. Be honest about this, though, and keep track of this time, figuring just what you would have to pay someone else to do the same work. The total of all these expenses is called the " Overhead," or what must be added to the Invoice Cost.

Thus the man who is keeping a store counts his rent, light, heat, clerk hire, publicity, losses through bad debts, adjustments of disputed accounts, and that sort of thing as Overhead. Somebody has to pay it, and of course, that somebody is the customer. Deliveries, Rest Rooms, and so on, come under this head, and increase the selling price of the goods.

As a usual thing, where rent has to be paid, the Overhead will average from 23 1-3% to 33 1-3%. Even if the business man owns the building, he charges himself up with rent because he could get that much income by leasing the establishment to someone else, and so it is only fair that his business should pay its own way in rent as in other particulars.

Now a great many individuals go *this far* all right, but after this they stumble, and I am going to urge everyone to study this chapter carefully until the principles outlined are thoroughly grasped, for correct price marking is a pivotal point in salesmanship.

By far the greater majority of people reason this way:

If an article costs one dollar and the overhead expense is 33 1-3 cents, the gross cost of the article is $1.33 1-3; consequently, if the article is sold for $1.50, a profit of 16 2-3% will be made. And considering that money can be hired at six per cent. per annum, this looks like a very good margin. But this reasoning is wrong, and if you will follow carefully, we can prove it to you.

When you have sold your article, you have $1.50 in your hand. It has cost you 33 1-3% to do business — that is, 33 1/3% of every dollar you take in; consequently, the expense of getting $1.50, is one-third of that sum, or 50 cents. By the time you have paid your overhead, you have one dollar left, and that dollar must go to the dealer who furnished you with your flour, or gingham, or whatever you have bought. When he has his dollar, you have not one cent left to reckon as profit. You have simply done business for the fun of it, or your health, for you are no farther ahead in a money way than you were when you began.

Now, the secret of this is very simple. *Expense of doing business must always be reckoned on the selling price and not the cost price.*

For instance, at the end of the year, your books may show that you have done business to the extent of one thousand dollars, and if you have made a net profit of twenty-five per cent., you will have $250.00 in the bank or wherever you have put it, for you reckon your profits on your total sales and not upon the cost items of your goods.

If all the men and women who have done business in the last hundred years and who have marked their goods as above described, could be assembled in a single room, there would be a tremendous number of people. More than this, there would not be a *single one of them* who had succeeded in a large way, and all of them would be sure that they had sold goods way above cost price, and would be puzzled why they have failed.

They could not do anything else but fail, because when they paid for their overhead and the cost of the goods, they had nothing left for themselves or at most much less than they thought. Is that clear? If it isn't, read it over and over, and think about it until the matter is not shrouded in the least doubt.

We will even take another article and figure it out on a little different rate per cent. Let us suppose that the cost price of a pair of baby shoes is 75c. It costs you 28% to do business, or 21c to sell 75c worth. According to the above method of reasoning, the shoes will cost 75c + 21c or 96c. We want to make 50c on a pair, so we will add 50c to the 96c and will get a selling price of $1.46.

Now let us see whether we actually make 50c on a pair or not.

It costs us 28% to do business. 28% of $1.46 is 40 22-25c. Those expenses must be paid anyway, for newspapers will not advertise us and trolleys carry us unless we pay the bill. Subtract 40 22-25c from the selling price of the shoes, and we have $1.05 3-25. Seventy-five cents of this must go to the dealer, and it will leave us a profit of 20 3-25c in place of 50c per pair as we have supposed.

Let us take still another example. An article costs $1.00. The cost of doing business is 18% (a very low rate), and the selling price is $1.43, How much profit will we make on that sale?

If we reckon as many people have reckoned, we will say that it costs $1.00 + the 18c to do business, or $1.18, and that as it sells for $1.43, we have made a profit of 25c. But that is not true and we can prove it.

You have $1.43 in hand. It has cost you 18% to do business or 25 74-100 c to get $1.43. That overhead must be met. Subtract it from $1.43 and you have left $1.17 26-100. As we cannot break up the cents, we will count it as the even $1.17. One dollar of this must go for the cost of the goods, so there is 17c profit left, in place of 25c as appeared at first, and 17c is 12% on the one dollar, so we are not making nearly as much as some people might think.

Now all this may be very disastrous if you reckon that you are clearing twenty-five cents when you are only clearing seventeen cents, for most of us will be likely to buy more expensive shoes, clothes, food, and jewelry for ourselves than we would if we knew that we had about half the amount of money we supposed.

All of this shows how very important it is to know how to mark *right,* for there is no sense in living in a Fool's Paradise. Some day we will wake up and find out the truth if we govern our expenses on this false basis.

We will take those same articles we have talked about so far, and will price them correctly, so as to show just how it should be done.

An article costs $1.00. It costs 33 1-3c to do business, and we want to make a profit of 16 2-3%. What will the selling price be?

The full selling price represents 100%, and the cost of doing business plus your profit is 50%. So 100% or the selling price minus the necessary increase, leaves 50% (or the cost price), and we know that the cost price is $1.00. Now, if 50% of the selling price is $1.00, 100% of the selling price is $2.00. Let us prove that this is right.

$2.00 is the selling price, and we must make 50% of this to cover our 16 2-3% profit and our 33 1-3% of doing business, which will leave us a dollar to pay the dealer with. So our article must be marked at $2.00 if we are to make 16 2-3%.

Now we will take that pair of baby shoes which cost us 75c. The expense of doing business was 28%, and we want to make a clean profit of 50c. What should the selling price be?

We will follow the same line of reasoning.

100% represents the selling price. It costs 28% to do business, therefore the difference, or 72% must represent the original 75c invoice cost plus the 50c profit, or $1.25. If 72% of the selling price equals $1.25, 100% of the selling price equals $1.73. That is, we must mark those shoes at $1.73 if we are to pay our overhead at 28% and to have a clean profit of 50c left.

I am afraid though, that we will be charged with profiteering if we try to make as much as 50c on a 75c article, for that is at the rate of 66 2-3% clear profit.

Again, let us suppose that an article sells for $1.25, and the cost of doing business is 25%, and the profit 10%, making a total of 35% to reckon with. Figure 35% on $1.25 and we have 43 3-4%. Satisfied that we are making a good profit, we pay our expenses, take the profit we think we are entitled to, and where are we at?

Let us look a minute and find out. Subtract 43 3-4c from $1.25 and we have 81 1-4c with which to pay our out-standing bill of one dollar. This, again, is where lots of people have got into trouble.

If, however, we want to make a profit of 10%, and it costs us 25% to do business, and the article costs one dollar wholesale, we will reason this way:

100% is the selling price. Out of that selling price we must allow 35% for overhead and profit. 65% of the selling price is one dollar. 100% of the selling price is $1.54.

A simple plan called the Rule of Six is as follows:

Allow 40% increase for the cost of doing business or overhead, including a 10% or 12% profit. Add a cipher to the cost price of the goods and divide by 6. The result is the selling price.

Thus, if your article costs $5.00, add a cipher and divide by 6, or $8.33 1-3. If the article costs 60c, add a cipher and divide by 6. The selling price is $1.00.

It may take a little thinking and figuring on the part of each one to prove all this to one's self. Take a pencil and paper and work the matter out, step by step, and it will soon clear up, because invariably *profits and cost of doing business must be reckoned on the selling price and not on the cost price.*

It is sometimes a more difficult matter to price service,—that is our labor and time, than it is to mark goods themselves. Other people are so likely to argue that we have furnished nothing except our labor. This may or may not be true, for labor must be directed by brain power in order to make it of the greatest possible value.

The girl who was an expert at packing trunks, used good judgment, experience, and painstaking care along with the labor. If this were not the case, anyone who had the use of two hands might come and stuff those articles into suit cases and trunks. But the people who employ her pay her more for the "Know how" than for the actual work.

It is exactly the same if you go to a physician. He may give you an examination which only occupies ten to fifteen minutes, and he really expends no appreciable amount of strength at all, but his knowledge enables him to recognize the case as a dangerous one of diphtheria. So he requires that the patient shall be isolated from the rest of the family and given proper treatment. In consequence, the patient's life is saved and the bill is willingly paid — because of the skill brought to bear upon the situation rather than the actual labor of it.

All along the line of endeavor the rule holds good or should hold good, that the greater the skill, the better the price received for the service, because it has taken study and training, experience and good judgment, to get to the point to be able to exercise that skill. So in charging for your time and help, these facts should be taken into consideration and a fair charge made.

Competition must be met, of course, for competition establishes something of a standard in the way of rates. For example, you make a loaf of bread for sale. It weighs exactly the same as the baker's loaf. Your bread is in competition with his. It is generally conceded that home-made bread is more nourishing, goes farther, and is more desirable than that baked on a commercial scale. Sometimes this is so and sometimes it is not; but we are supposing that our home-made loaf is of fine texture, delicious to the taste, soft and light. Must we make our charge the same as the baker's?

By no means, for we are offering a specialized service of home-made food and no one should object to paying a reasonable price for it. At the same time, ten cents a loaf more would be about the limit we could expect to get, and we could get five cents a loaf more, much easier than ten, for the reason that a certain standard of price has been set by the bakery loaf, and we cannot depart too far from that price.

Again, a young woman decides to conduct an evening class in Current Events, and an afternoon class on Saturdays for Story Telling to children. How will she gauge the price of her service? Here a great many circumstances have to be taken into consideration. Let us look at the Story Telling Class first.

Who is paying the bill? Is it a wealthy woman's club that is donating its share to the children of the town? Does the money come from library funds which come from a heavy endowment? Do the mothers of the children pay the leaders of the class themselves? Are the mothers of the wealthy class, the well-to-do middle class, or poor mothers? All these questions must be answered before we can fix the price fairly, although the service may be just the same.

One young woman who conducted three Story Telling Classes for children, was paid in three different ways. A Saturday morning class consisted of ten children from exclusive homes. Each child paid a membership of ten dollars for ten Saturday mornings. So it cost each child a dollar per session, and the story leader received ten dollars for her morning's work. This was quite fair, for most of the children came in the private cars of the family, driven by a chauffeur in livery. Their parents would not have felt that they were getting expert service for their children if the charge had been less.

In the afternoon, she told stories at a Settlement House, and all the children who could crowd into the room came free. For doing this, our young friend was paid three dollars and her carfare by a woman who was an invalid but was interested in little children and wanted to do something for them on her own account.

On Friday afternoon, from 4 to 5:30, she told stories during the winter and spring to a group of children in the neighborhood where she lived, and there was an admittance fee of twenty-five cents each, or thirty-five cents if there were two from one family. Adults were admitted at twenty-five cents each, and she always had a roomful. In each case, she was satisfied under the circumstances with what she received for the service rendered.

The pay one gets for good work, conscientiously done, is not always a matter of dollars and cents, for there is much to be gained in the way of satisfaction and individual growth in capability, and all of us would rather feel that we have given "Good measure, pressed down, shaken together and running over," than that we have profiteered or taken from others more than we have given in return.

Just what we will charge for our services depends upon circumstances. In the beginning, a reasonable amount is usually better than a higher rate of charge. There is always a chance to go up, but it is embarrassing to have to lower one's rate of payment in order to gain custom. At the same time, the public is inclined to be thoughtless sometimes, and willing to take what we give at the valuation we place upon it, and other people do not always know how much time or strength it takes to render the service we are offering. So we must not forget that in being fair to others, we must be fair to ourselves as well. We should not forget, too, that " The laborer is worthy of his hire," and that if there is a real need and we are able to fill it, we are entitled to reasonable remuneration therefor.

Whether we sell goods or service, we should endeavor to give real and permanent values, and for these we are entitled to a just and reasonable compensation.

CHAPTER X

Talking It Over

WHEN we were children, we were all thrilled by fairy stories of the wonderful Godmother who approached certain worthy small people and promised to grant them either one, three, or five wishes. Just why these numbers were fixed, I have never known, but perhaps it was because some Godmothers were more generous than others.

If I were starting out in the business world today, and some kindly little old lady with a peaked cap, a sharp nose, and a straight, black cloak should appear and should promise to grant me a number of good gifts, I think I should ask her to make it seven, for seven is the perfect number, and I should be less likely to leave out some of the things I would really need and want, to insure my success.

First, I should ask her for an Alert Mind, for some people walk right past Opportunity day after day, without recognizing it. Some people never seem to *see* any way to make money, while profitable ideas literally crowd upon the woman next door.

Not long ago, I went to ride with a guest whom I thought would be much pleased with the beauties of the country through which we motored, but to my disappointment, she did not see anything unless it was pointed out to her, and even then her attention would only be held while she remarked, "Yes, it is lovely!" or "How very beautiful!"

The entire time was spent telling me how people had misjudged and plotted against her, and how wretched her health was. In place of being benefited by the golden autumn afternoon, she came back quite frazzled by the emotions which she had aroused in sympathy with herself.

She told me confidentially that she was in a sad way for money, but there was absolutely nothing a woman might do now-days. In vain had I pointed out to her how at least a dozen women were making a good living on the very route over which we had traveled.

One kept bees and was selling honey. Another raised grapes and sold the ripe fruit, made grape juice, grape jelly, and grape marmalade which she marketed in quantities. In addition to this, she kept hens and sold eggs and chickens, and used her evenings making quaint rugs and old-timey bed quilts for sale. Still another operated a dairy farm at large profit. A young woman just out of college was making a good living in a wayside Tea Room; and a couple of elderly women lived together, wove counterpanes, such as our grandmothers used, and found ready market for them.

There were other ways, but the Woman Who Wouldn't See simply frowned and said, "I couldn't do any of these things." If she had had an Alert Mind, she would have taken courage from the successful example of these brave souls, and would have discovered her own particular talent, and devised a way for using it. So an Alert Mind is a valuable gift and worth more to us than money itself.

Next, I should ask for Imagination, for without Imagination, my Alert Mind might be too practical, and Imagination would help me to adapt the plans of other people to my own use.

Not long ago, I met a woman who was so confident and so self-reliant in her manner, and withal so charming, that she attracted everyone to her. She kindly consented to tell me how she happened to make such a success of the work she had undertaken. Her eyes sparkled with pleasure at the thought of it, as she said,

" I think I owe the money I have earned and the position I have won, to the fact that I have a very lively imagination. After my husband died, his relatives were willing to send my daughter to an exclusive Boarding School, but as I had a little money of my own, they offered to do nothing for me.

"Thinking to make a new start in life where I was not known, I went West, but shortly after reaching there, serious illness overtook me, and when I was once more able to go forth to earn my living, two years had passed, and my money was all gone except fifty dollars. This was all there was between me and want, and I was still so weak that I trembled as I walked.

"I bought a newspaper and rented a cheap room. As I read the advertisements, it suddenly occurred to me that most of them were written to interest women, and that few of them really accomplished this purpose. If I hadn't had Imagination, I should have let it go at that, but at once I saw myself doing that work better than it had been done.

"I pinned on my hat and went out to interview as many merchants as would receive me. I had never written an advertisement in my life, but I knew that each one should tell a story,— tell it simply so as to interest and to induce people to buy.

"The plan which I quickly evolved was to go each morning to a certain store, and find out what they wished to advertise. I would then prepare the advertisement, take it to the newspaper office, correct the proof, and collect my pay on the basis of a ten per cent. commission of the printing bill. I didn't even know whether this was a fair charge or not, but I had to fix some figure.

"My idea was that if I could get enough contracts, that I could make my living. A number of the different merchants seemed very glad to this plan, and when I returned to my little room that night, I had taken a new lease of life, for I had work enough to do to start, and I knew that to hold it I must do it well.

"I have traveled a long way since then, for now I direct the publicity of a chain of hotels from coast to coast. This means that I must travel much, and I am constantly discovering new opportunities to be of service to my employers through this Imagination of mine, for I can see so readily how new and helpful plans may be put to work to win patronage.

"You will be surprised when I tell you that all through the years which have passed, there has never been a day when I have not learned something, and in which I have not seen an opportunity to go into some other line of work and to build up an income for myself, because my Imagination is constantly connecting and picturing what is, with what might be."

It is said that no man ever makes a large business success who lacks Imagination, so we will ask the Fairy Godmother to give us this wonderful gift too.

Third, we will need Concentration, for there are so many people in the world who are brimming over with good ideas, but they never hold to any one of them long enough to see it bear fruit. One ordinary idea actually put to work, will accomplish more than a million brilliant ideas merely talked about and never set at work.

The reason that so many good ideas are let go to waste, is because their owners are busy and say, "Some time when I get what I am doing finished, I'll see what I can do with that idea of mine. I know it's good, but I am too busy right now!" And so time goes on and on and on, and the idea slips away and is forgotten.

I want to tell you about another woman who lived in a very remote location on a farm. Her need of earning money was great, but her hands were busy and her body overtaxed. One day she set her lips in a straight line and said to herself firmly,

"Next week is the County Fair. The rest are all planning to go. My dear, *you* will stay at home and Concentrate on your own problem. You can go on living as you are doing now till the end of time, getting a little more stooped, and a little grayer, and duller, as the years go by, but you are *not* going to do it. It is up to you to Concentrate, and then to act."

To make a long story short, she pleaded a headache and remained alone the day of the Fair. She didn't sew or knit or pick berries. Instead of that, she locked the door to give the impression to anyone who might come, that the family was all away. She took out a large sheet of paper which she spread out on the table, and with pencil she made a diagram which illustrated her geographical position in relation to the towns and cities near her. From a little book which she had, she made a list of the leading newspapers in each, and she addressed a letter to the respective editors, asking if they would like a rural correspondent who could give them the Grange news of Oakhills. She also stated that she would expect the usual remuneration.

She mailed these letters and wrote another to a company which sold a reliable make of typewriter at reasonable cost, and stated her wish to buy a machine on the installment plan. Now she had not had any of these ideas in mind until she sat down alone and thought it out.

That was five years ago. Through her rural correspondence, she earned enough to pay for her machine, ribbons, stationery, stamps, to buy a number of books, and to subscribe for the magazines for which she longed. Then she began to write brief but practical articles concerning subjects with which she was thoroughly familiar and offered these for sale.

Today she is still living on that farm, but she has brought the world to her door, for the old place has been remodeled, a car stands in a neat little garage, and she has a comfortable and assured income of her own, because she is able to hire someone to do the work which was too heavy for her. She often says that the old conditions would have obtained had she not Concentrated that first afternoon and mapped out her plans from start to finish.

The fourth gift which we will ask from the kind little old lady, is Courage. Many people have Alert Minds, Imagination and the ability to Concentrate, who shrink from actually making a beginning. They are debarred from taking the first step by several terrifying thoughts. What if I should fail? What will people say? Perhaps some folks will laugh at me!

No, you are not going to fail if you go about it in the right way, and people whose opinion is worth having, respect the capable, independent woman far more than the weeping, clinging vine type. Then, too, if anyone should laugh or make derogatory remarks, what of it? This should be a challenge to show these Doubting Thomases what you and I can and will do.

We are getting past the days of false pride when we want everyone to think that there is no occasion for us to earn money. Whether there *is* need or not is our own affair. If we choose to make money in our spare time or full time, and do it in an honest, worthy manner, it is no one else's business but our own.

Two young women who both taught in the same school were married one merry month of June. In each case the young husband had a little money and a business of his own.

Wife No. 1 said, " We are going to board and I shall have a lot of time to myself. How I would love to earn some money with which to buy pretty things for our home when we have one! But I do not want people to think that James cannot support me, and so my hands are tied."

A year from that day, James failed in business, and people *did* talk. Many of them said, " He was getting along nicely until he married, and then he had such an expensive wife that he was not able to support her. Poor fellow! Girls now-days do not seem to think that they can help at all! "

Wife No. 2 and her husband located in another town. They too boarded for a time. She had not been in her new home a month before she discovered that the outgo in cash each week was more than the income warranted. She talked the matter up with her husband and said,

" Frank, if we can't keep ahead of the game now, what will be the situation later? Business is very slow and I am going to help."

He protested, " What will your people say? "

She only laughed and remarked, " You didn't marry my people. It's right up to you and me to manage our affairs so that they will be prosperous. They will say a good deal worse if we fail."

Before her marriage, she had been a church singer, and she now sought a vacant position and succeeded in getting it. She was unusually attractive, and two days a week went to a near-by city and posed for artistic advertising photographs. Besides this, she took private pupils in Spanish, for she was proficient in that language, and she found a demand for it among both men and women.

At the end of a year, *this* young couple was on solid ground, and three years later they built an attractive little home of their own and paid for it. Today they are reckoned among the more than well-to-do people of the community, simply because that wife had courage to help her husband over the top of the hill. Yes, give us Courage!

Fifth, we will need Persistence. There are many people who begin well, but who fail to keep up their enthusiasm and who grow careless after a while. This is always unfortunate, for the business is rare indeed which never meets with any discouragement. In fact, discouragements sometimes are definite tests of courage and determination to keep on. Many an individual has given up when Success waited just around the next corner.

We all get tired physically, so it is important to keep our health in good condition, so that we may resist fatigue. Too much work and no play, makes Jill a dull girl, as well as Jack a dull boy. And so it is important that we all have recreation enough that we will not grow tired of work and discouraged and disgusted with it.

A wise mingling of work and play sends us back to our tasks with renewed zeal, with finer courage, and with a determination to persist. To be sure, we do not want to keep on doing that which is proving a failure, or the need for which has gone by.

When the war was in progress, bandages were required in great numbers, and knitting, and workers to go out and sell Liberty Bonds. Now the needs have changed, and we must adapt our efforts to the requirements of the hour. But we should not give up what we are doing, or what we have undertaken, unless there is good and sufficient reason for so doing.

Give us the Courage then, oh, Fairy Godmother, not only to start but to persist. So many people fail in the last quarter of their undertakings, just because they get weary in well doing, or have stuck so closely to their own problems that they fail to get a true perspective of them. Persistence has made many a man a millionaire, and the lack of Persistence has headed many a man toward failure.

The sixth gift is one upon which so much depends that we will entreat for its possession. It is Thoroughness. A surprising number of people do things who stop just short of their own best.

Now, while I am talking about Thoroughness, I am going to tell you about the home-made bread which a neighbor of mine has been making for a number of private patrons. She began with rolls, and they were delicious, flaky affairs, but after a while the rolls began to be of poorer texture and to be over-baked. The first time or two she apologized, but still they did not improve. One by one her customers dropped away until none were left.

Now, there was something wrong with those rolls. Either she did not use the right kind of flour, or she did not knead them enough, or she did not time the rising period correctly, and certainly her oven was too hot.

If she had been thorough in the right way, she would have stopped short when she had the first poor batch, and would have concentrated on the reason until she discovered it. Then she would have made the next batch so carefully that she would *not* have failed, or at least she would have kept on seeking the reason of failure until she located it. But she lacked Thoroughness.

Then, she began to make home-made bread, arguing that her customers were tired of rolls. At first, the bread was excellent, then it began to get poorer in quality until her patrons dropped away once more. She was troubled about her second failure, but even yet she does not realize that it was due to her own lack of Thoroughness in following up right methods, and in being sufficiently watchful over every process. Thoroughness leads to first-class results, and there is always a market for articles which are the best of their kind.

The seventh gift we will ask for is Candor. By Candor I mean the ability and the willingness to face facts as they are. So many times when our results are not just what we expect, we justify ourselves and put the blame on someone else, when in reality it is we who have failed in business methods, in pleasantness of manner, in promptness, in earnestness, or in good judgment.

Good judgment is the ability to determine the right thing to do under a given set of circumstances, and most people have good judgment if they only take time to analyze the situation before them, and to think out the wisest course to pursue.

When all is said and done, good judgment consists of a skillful mixture of Mental Alertness, Imagination, Courage, Persistence, Concentration, Thoroughness, and Candor, and anyone who has sound, good judgment will succeed in business. There is no doubt about it, for there is always someone or some way whereby brains may be capitalized and a start assured.

After all, it is up to the individual herself and anyone who really wants to succeed enough to study the chapters of this book, to master the principles set forth, and to act upon them conscientiously, earnestly, and persistently, *will merit success,* and happily we can demand of life that which we merit.

Let us go forward from this moment with a clearer vision, a loftier purpose, and a firmer resolve to overcome, than we have ever known before.

CHAPTER XI

Money From Growing Things

THERE are a great many people who delight in working in the soil and in watching green things grow. Usually these individuals have a decided gardening knack, and the plants they tend thrive splendidly, quite as if they appreciated the loving care bestowed upon them.

One of the additional advantages of earning money by this means is the health gained, for physicians have long recognized the benefits of coming in direct contact with good old Mother Earth, and of the exercise and fresh air which are thrown in for good measure.

What is raised can always be sold at satisfactory prices, because of its crisp freshness and excellent qualities; or these supplies can be used at home and the price which would have been paid for them had they been purchased elsewhere, can be put aside and used in some other way.

If you have a little land at your command — even a very little, study the situation carefully, and see how much money you can make those few square feet net you. Even some window boxes or your cellar may be turned to account. Here are some good ways of doing it which have been tried out and found profitable.

Fresh Fruit

If you have a small back yard, or even a fair sized garden patch, you can plan to have quite an income of your own. For an outlay of ten dollars, the following small fruits may be set out. Some of these will bear slightly the second year, and if properly taken care of, more heavily each year until they reach their maturity. Here is the list:

One apple tree, one crab apple tree, two pear trees, two plum trees, six grape vines, six raspberry bushes, and six blackberry bushes.

In a short time, these will give you all the fresh fruit you can use, all you need for canning, and you will have many dollars' worth to sell. For a slightly larger investment, you can add more fruit trees, currants, gooseberries, and strawberries.

Some may argue that this is a slow source of income, for there will be no returns immediately. Let us look for a moment at this contention.

It is true that these trees, bushes, and plants will not yield in a week or a month, but night and day, Saturday and Sunday, summer and winter, they are growing, growing, growing. And that growth means that they are working as fast as they can to absorb from the earth, the air, the sun and the rain, those substances which will produce luscious things to eat. You do not need to sit down and wait until apples grow on the apple tree, and raspberries on the raspberry bushes. All you have to do is to plant them and to give them a little intelligent attention just when they need it.

In the meantine you can go on earning in some other way, or doing whatever you please. Your garden is growing and earning just as surely as is the money of the man who holds a mortgage. Interest day only comes once or twice a year, and yet he knows that the mortgage is pulling all the time.

Set out a few plants, a bush or a tree wherever you have the space, and be rewarded in the course of time.

Growing Mushrooms in the Cellar

Make spare time money by growing mushrooms in your cellar, provided you have one or even a part of one which can be used for this purpose.

Anyone who has a good cellar and will give a little time to cultivation of mushrooms, can do a profitable business right at home. The temperature of the cellar should always be kept between 60 and 70 degrees, and it should be well ventilated, as the success of the enterprise depends upon the plants having plenty of fresh air. The soil must be very rich.

Secure good manure rich in phosphates for the foundation of the bed which should be built on a dirt floor. For a bed fifteen feet long and three feet wide, two loads of well-rotted manure will be sufficient. Divide this bed into conical mounds, starting with a three-foot base and building each mound up two and a half feet high, and with a crown of ten inches at the top. Use a small, circular frame six inches in height, to keep the mounds in shape. The soil must be kept very moist.

A bed fifteen feet long will make five mounds, and the bed itself should not cost more than ten dollars, provided everything is bought. The manure will cost in some parts of the country at least $4.00; labor, $2.50; a load of loam for a top dressing, $2.50; six bricks of spawn, $1.00. The yield ought to be at least twenty bushels in three months. The average price for mushrooms is three dollars per bushel, so we can expect a clear profit of fifty dollars from every bed for each crop.

Finding a market for them should not be difficult. Mushrooms are considered a great delicacy and high-class markets are glad to handle them, for at the price mentioned they can sell them by the pound at a large price, or private customers may be secured and the retail price be obtained directly by the one who raises them, or a near-by city market secured to which the tender delicacies are shipped as fast as they are grown.

Raising Winter Onions

I have a thrifty neighbor who sets out a large bed of winter onions in late September or early October and carefully covers the bed with leaves and dried grass to a considerable depth to keep them from freezing. In March, the young tender onions are ready to use and to sell to the neighbors or the grocer. People are very glad to get these, for at this time of year the appetite craves the zest of something fresh from the soil.

If you have room for a bed of winter onions, go to a reliable seed store and get the " sets " which are suitable for this purpose. In March, a small bunch of fresh, green onions will readily bring ten cents in many localities, and five cents anywhere. There is little work to this except the planting and gathering.

Ready Cash for Radishes

A widow who is self-supporting and who is very glad to use whatever she has to good purpose, determined as an experiment to plant her back yard, which is twenty by forty feet, entirely to one crop. She reasoned that if people knew she could always furnish them with a certain kind of fresh, green vegetable, that she would have plenty of customers.

She chose radishes, because they grow quickly, and selected the small turnip variety and the red and white, long kind for later use, planting at regular intervals so as to keep her supply young and crisp. By this means, she kept all of her ground working all the time during the growing season, and she found ready sale among her neighbors for all she raised.

By selling to the neighbors, she got the full retail price, whereas if she had sold to markets or green grocers, she would have been obliged to take enough less that they in turn could make a profit when they sold. She was particular not to pull the radishes until they were *just the right size to make up generous bunches of nearly uniform quality and measurement.*

At the end of the season, she had cleared more than thirty dollars without having interfered at all with her daily occupation of dressmaking.

Raising Savory Herbs

A thrifty housekeeper who lives in the suburbs of a city, is able to have quite a large garden in which she grows a number of good things. She noticed some time ago, however, that her neighbors devoted themselves largely in their garden-making to beans, peas, cabbage, potatoes, corn, cucumbers, and that sort of thing.

Now this little lady has an eye for business, and she argued that if she could raise *something different* than the others raised, they would be glad to buy it of her. She secured seed catalogues in attractive array and finally decided on herbs and soup greens. She grows mint, sage, parsley, thyme, marjoram, tarragon, and chives, which increase from year to year and of which no special care need to be taken during the winter.

Mint, sage, and parsley grow hardily and she sells them in bunches for five and ten cents a bunch according to the time. The thyme and other herbs are picked, dried, packed in glass jars, and stored away for sale in the fall. Little packages of an ounce are made up and labeled, and all of this housewife's friends are glad to get the fresh herbs for culinary use.

To increase the sale of these herbs, our friend has compiled a number of excellent recipes for their use, and these she permits anyone to copy who wishes them. In this way it has become quite the fashion in her neighborhood to serve Mint Sauce with lamb, Mint Jelly, Mint Lemonade, etc.; to use Tarragon vinegar for salads; and the other sweet herbs for such uses as come within their natural range. By this means our little friend has increased her own health, has found the work pleasant, and has greatly added to her pin money.

Selling Parsley in the Winter

A woman of my acquaintance who entertains a great deal socially, was frequently annoyed not to be able to get fresh parsley for the delicate salads and other good things which she wished to serve during the winter months. Suddenly a bright idea struck her. She would raise her own parsley, using the window boxes which were filled with rich earth and had been put down cellar for the cold weather months.

A number of these were prepared and placed in the sunny windows of kitchen and laundry, where the temperature and steam encouraged their growth. Not only did she have an abundance of parsley for herself, but she was able to sell enough to her friends to subscribe for some extra magazines she wanted, and to buy a few books she had longed to possess but had not felt justified in purchasing. Moreover, she expresses it as her opinion that the bright living green in the kitchen windows made the room all the cheerier and her work there easier and pleasanter.

Early Asparagus

A family living on the edge of a large town was none too abundantly supplied with money. One day the twelve-year-old daughter said impatiently:

" Dear me, I wish we had as much money as we have garden! Why, we eat vegetables all summer because they are fresh and good, and then we eat them all winter because they are canned and still pretty good and we must save them. I wish, though, that we might raise something we could sell!"

" How about asparagus?" spoke up ten-year-old Brother.

And that started it.

A large rich bed was prepared in the corner. The plot was made ample in size because they expected to market the crop. The father assisted in selecting a choice variety of asparagus, and helped the children set out the plants. They understood that they must be patient, for it would take a couple of seasons to bring the bed to the producing point, and in the meantime, they read and studied everything they could find on asparagus culture.

They could hardly wait to sample the product themselves but one and all declared it the best ever, and today they have a source of income every spring which nets them several hundred dollars, for the early asparagus brings them as high as forty cents a pound and it keeps right on growing and yielding young, tender shoots for many weeks, and although the price comes down, the quantity increases. Two or three customers take all they can raise, so they have little trouble in marketing it.

It is surprising how few people raise asparagus who have gardens, and yet it is a vegetable of which nearly everyone is fond.

Money from Popcorn

In this particular case, the mother of the family found herself unable to give her growing boys the spending money which their needs seemed to require, so she cast about her for ways and means by which they might earn money for themselves, reasoning to herself rightly, that they would spend more carefully if their own effort had gone into the earning.

A patch of suitable ground was given them, and a small sum of money with which to buy a choice variety of seed popcorn. This did not require a great deal of time in the cultivation, but the lads did the work themselves and gathered their crop, husked, and shelled the corn. Then their mother made neat cheesecloth bags which held one and two pounds. These she stitched on the sewing machine. Into each bag the boys slipped a rule which they copied themselves in clear handwriting on white paper, for popping corn properly, with two recipes, one for Maple Popcorn Balls and the other for Cracker Jack Popcorn.

They offered their goods for sale just before Thanksgiving and had nearly forty dollars to show for their efforts. They were easily persuaded to put part of this aside as a beginning bank account and to limit expenditures to the remainder.

A Plant Retreat

A young lady whom we will call Elsie Brown, always saw unusual things to do. One summer when she was going away, she was much distressed as to what to do with her big, splendid fern while she was gone. The neighbors all about her had closed their homes also, and there was no convenient florist to send it to.

Laughingly she said: " Sometime I will start a Hospital, or a Sanitarium, or a Sylvan Retreeat for aristocratic house plants which need attention, or whose owners are going away."

Exactly this very thing happened. Next summer Miss Elsie was unable to take her vacation because of certain reverses. She surveyed the big, roomy veranda and the two rooms off of it. Then she advertised in the paper:

> "Choice house plants taken care of during the summer season for a reasonable sum. See Miss Elsie Brown, Maple Street, or telephone Sunset, 1915."

It was perfectly astonishing how many people had rubber plants, palms, ferns, choice begonias, and rare growing things which they were glad to leave with her. Plants had to be brought and called for. Each patron was given a receipt and was asked to outline exactly how she wished the plant cared for. Sometimes Miss Elsie was able to improve on this. The work was easy and took relatively little of her time.

When the summer was over, she had over fifty dollars as the result of her unique enterprise, and as much more which she earned from two unexpected sources. Some of the people who brought the plants to her expressed anxiety over other plants or shrubs in their gardens, and Elsie undertook to give these needed attention during their absence, so that upon the return of the owners in the fall, their grounds and piazzas would not look neglected. In some cases, her work was simply that of seeing to it that people hired on part time attended to their gardening duties properly. The second source of income was from keeping fresh flowers and wreaths upon the last resting places of certain individuals whose friends were away for the summer. All in all, Miss Elsie declared that she had made as many friends as she had dollars, and had quite the loveliest summer of her whole life.

Who Wants a Bouquet

In a small town, the opportunities for earning money are not always numerous. This particular village was a summer resort one, with two or three hotels on its picturesque promontory overlooking the bay. When summer came, the hotels were full from the opening day in the spring until late autumn, and one thoughtful young lady pondered on how she could cash in on this fact.

One evening a friend of hers staying at one of the hotels, invited her to dinner, and she noticed that there was a single, scraggly, withered bouquet in the dining room. The next morning she went to the proprietor carrying with her a basket of fresh flowers, some from her own garden and some wild ones she had gathered in the fields near by.

She asked permission to go into the dining room and to arrange a bouquet for every table. She was given permission and the effect was so cheery and lovely that she had no difficulty in persuading the proprietor to give her the job of arranging fresh flowers in the dining room each morning, and in the living and music rooms.

For this service she received a very satisfactory compensation, in view of the fact that the flowers cost her nothing, she having plenty of these in her own garden and in the woods and surrounding country. So ten dollars a week seemed ample, as it did not take her more than two hours and a half each day.

The next year she laid her plans on purpose, and planted flowers especially with this use in mind. That year she had two of the hotels on regular contract, and a boarding house which bought its posies of her, the mistress arranging them herself.

Paying the License on the Car

Some way or other, the ten dollars for the car license always came at a time when the McNab family had many calls for their money — spring suits, painting the house, and all that sort of thing. When Ruth heard her father make a remark to that effect, she smiled and said:

" Why, Dad, I think I can earn enough in short order to pay that license. Let me take the car tomorrow and I'll see what I can do!"

This was what she did. She arose early and went out to the woods a couple of miles away where she took up a great basket of soft, rich humus or plant soil. She collected another basket of thrifty young ferns, and then she started back for town. She called upon about two dozen of her friends whom she knew kept plants. She showed them the rich earth and offered to get them a similar basket for repotting their plant treasures, for fifty cents per basket, she to deliver it at the door. She took orders for the young ferns at ten and fifteen cents per plant, and in a number of cases she pointed out how lovely and rare all the delicate ferns would look bordering a piazza or porch.

Not only did she pay for the license as she had undertaken to do, but she had enough to make some needed repairs as well.

And as her brother John said, "That's just like Ruth! She always sees some way to make money without a single cent of investment."

Mr. McNab smiled and said quietly, "That's because Ruth is willing to work."

Renting a Grove

Maple Grove was a beautiful level stretch of ground, thickly studded with splendid maple trees. Many times people came there to picnic, and they were always running to the nearby farmhouse to borrow dishes or cooking utensils, or to get water from the pump, or for some other purpose. Many times they left a litter of egg shells and paper and other trash behind them.

The family owning this grove at last decided that it should yield them an income other than that which came from maple sugar and syrup in the spring. It was already enclosed with a wire fence, and so it did not cost much to put up a neat gate leading into it, opening from the road. This gate was padlocked. Beside of the gate was a neatly painted bulletin board which read:

MAPLE GROVE PARK
TO RENT
At a Reasonable Price
TO PICNIC PARTIES
Apply
MAPLE GROVE FARMHOUSE
Just Opposite, or Telephone 712-W

It was decided that if a fair price was to be charged, some conveniences must be furnished, and so seats and tables of a comfortable, but picnic nature, were erected in the woods, and a small shelter in which a stove and simple cooking utensils were placed. This hut was kept locked. A couple of rope swings were put up for the children and a lawn swing installed. Two sanitary shelters were also erected in the further corner of the grove, and water was piped from a spring on a near-by hill.

The price made for renting this grove was five dollars per day, this including the use of the cook stove, and cooking utensils. Ice or anything obtained at the farmhouse, was charged for at fair rates. An enterprising boy in the family was given a dollar to clear up the grove after each picnic party, and this was not a difficult task, as trash cans were placed about.

At the end of the season, the farmer's wife who had devised this plan, had been saved much annoyance, and had fifty dollars clear profit, over and above the original outlay made. Part of the lumber used had been on the place, and the stove was an old one purchased at second hand, but all of these things were ready for use the following summer, and the grove and its attractions were becoming better known. Besides, it was understood that it was only rented to one party at a time, so any group of people going there could be sure of privacy.

Growing Fresh Dill

In the early fall when housekeepers are preparing many varities of pickles, it is always difficult to secure fresh dill for use in the receipes which require this pleasant flavor, and fresh dill is really necessary for those who wish to achieve the highest degree of success in pickle making.

The seed can be obtained through regular seed growers, and this plant will grow almost anywhere if it is not too shady, and it has the advantage of requiring almost no cultivation. The stalks grow quite tall and a single row planted along an unsightly fence, improves the appearance of the surroundings. In fact, dill will accommodate itself to almost any corner where the soil is reasonably good.

The dill is ready to be picked the latter part of August. In preparing it for market, it can be tied in bunches and packed in baskets, boxes, or barrels if it is to be removed from its containers soon. If, however, it is to be stored for later use, the bunches should be hung in the air for a short time until they have dried. The drying process takes place rapidly and the dill will keep for months.

A little advertisement in a newspaper, or a printed card left with the grocer for him to hang up in his store, will soon bring orders, and the surplus can be disposed of in bulk to local wholesale or retail druggists, pickle manufacturers, wholesale grocers, or others likely to be interested in this product.

There is practically no work attached to growing dill, and any woman can sow the seed and cut the stalks when ripe, whether she is a trained gardener or not.

Selling Horseradish

Horseradish grows with very little trouble once it gets started, and the roots are at their very best in the very early springtime when the frost first leaves the ground.

One woman who moved into a home having a garden in which there was a supply of horseradish, saw the possibility of making money out of it. She gathered the roots as soon as it was possible, cleaned them thoroughly, and put them through her food chopping machine, using the finest set of knives and putting the product through the second time.

She prepared the ground roots by using a high grade of choice vinegar, a little salt and sugar to taste. She was particular to use only vinegar enough to keep the horseradish root properly, and not enough that the relish as served on the table was sloppy as is sometimes the case. She boiled the vinegar, added the salt and sugar to this, and turned it over the horseradish root hot. Part of this was packed in bottles and sealed for winter use, and some of it sold in jelly tumblers for immediate use. She soon had as large a market for her output as she could supply.

By the following spring, the roots had multiplied sufficiently for her purpose again, so the income she enjoyed from this source meant relatively little work and small outlay.

Growing Head Lettuce

A young woman teacher whose health had failed, noticed that she always had to pay a much higher price for head lettuce than for curly lettuce. Back of the old homestead in which she lived was a rich but small garden. She made up her mind to turn this to account by raising head lettuce.

She started a goodly number of plants in some improvised cold frames, and these plants were transplanted as soon as the weather permitted. Then she planted lettuce at regular intervals through the season, so that after the first crop was growing, she continually had splendid, hard heads of sound, crisp lettuce, ready to gather every day.

She was able to dispose of these to a near-by hotel and a couple of restaurants, so that there was no loss. At the end of the first season, she found that she had made a surprising sum of money, even after she had paid the expenses of having her garden prepared and a man for doing such work as she found necessary to hire.

The secret of her success was in the excellent variety of lettuce she raised, and in the fact that she attended closely enough to her work that the heads were perfect and well grown.

A mother of a growing family who was obliged to spend a good deal of time in her roomy back yard, with her little children, planted a bed of head lettuce which was not so very large, yet from this she took twenty dollars in a single season.

The head of a prosperous business school felt the need of less confining work, so the school was sold and a small farm bought. This gentleman's wife missed her friends and clubs, so she decided to use her spare time in some money-making way.

At first she only raised a small amount of head lettuce, but her venture proved so profitable that last season a large amount of ground was fitted and planted, and one thousand dollars was cleared from the undertaking.

Of course, she did not do nearly all of the work herself, as men were hired, but it was her particular province to see that the heads were properly prepared for market, packed, and shipped while fresh.

Violet Culture

Two sisters who had long taught school, were left a small piece of property just at a time when they felt the need of retiring from school. The land was just outside of a small city which was very active socially.

The sisters decided to attempt raising violets. They procured books on the subject. One of them went for a season as the assistant of a practical greenhouse man, and the other took a short summer course in a school of floriculture. They did this because they felt they had no money to waste in experiment and failure.

They were soon nicely established in business and were successful in raising such a splendid variety of lovely and fragrant violets, that they had an outlet for all they could produce, among regular city florists who were their customers.

A Long Beach Enterprise

A crippled woman living in Long Beach, California, made a very handsome incoming by mounting delicate seaweed, tiny flowers, and shells in a unique manner.

She had children of the vicinity gather these for her, the little people being glad to receive a few pennies in return. A little experiment showed her which of the delicate sea growths would press the most perfectly, and which flowers could be used to advantage, so she was able to tell the children just what she wanted.

The shells were washed in boiling water, and dried in the sun, to insure freedom from the odor of any decaying animal life. As she did this once a week, it made very little trouble.

Next she procured tiny, long-handled baskets which she could get for a few pennies apiece. With sharp scissors each basket was cut neatly in two. Sheets of very heavy bristol board of a certain size were kept on hand, and each basket mounted in the center and fastened firmly with glue. It was necessary to do this very neatly.

The little baskets were now gilded and allowed to dry. After this, the pressed flowers and delicate seaweed and shells were arranged artistically, so that they sprayed out over the sides and around the handle of the basket. In one corner in gold letters, were the words "Long Beach, California," making a rarely beautiful souvenir. These sold readily at a good price.

As some tourists were puzzled just how to carry these artistic productions without breaking them, two methods were provided. The first was a neat box into which the mounted baskets just fitted. The other was a box frame with glass over the front and screw-eyes in the back, ready for hanging. In either case, the price covered the cost of the extra materials, and gave a small profit besides.

The same plan could be used anywhere, using pressed flowers, ferns, or grasses.

Mounting Wild Flowers

Anyone who has a fondness for out-of-door life, and who has a little knowledge of botany, can make a good deal of money mounting wild flowers.

Go to the grocer and get large-sized paper bags. When the flowers are gathered, drop them into the bags to keep them from wilting. When you come home, press them between sheets of blotting paper, weighting on the outside with a board, a flatiron, or other weights.

When the flowers are pressed and dried, which will take several days or even longer, depending upon the kind of flower, mount them on sheets of bristol board. Tie several such sheets together. Decorate the covers in any way suitable. Tie altogether with ribbon run through holes at either the back or the top. Beneath the mounted flowers, letter neatly or write if you prefer, both the common and the botanical names.

Place these Wild Flower Books in stationery stores to be sold, and allow twenty-five per cent. of the sale to go to the stationer. During the tourists' season, you will be surprised at the number you will sell, and the orders that will be given you to be filled later.

Growing Soap Weed

Don't scorn the humble weeds at your door, for many of them have a practical use all of their own.

Many a seeker after pin money has at her very door a valuable source of income in the common yucca or soap weed which grows in abundance in many parts of the country, and can be made to grow very easily in any garden.

Gather the root and wash it thoroughly, drying in the sun or by artificial heat. When dry, pulverize it with a rolling pin or food chopper. Put it up in packages to sell for ten and fifteen cents.

It is one of the best shampoo preparations known, leaving the hair clean and soft, and is also used in washing fabrics of delicate tints or colors. A small advertisement inserted in the paper, or neatly prepared packages left on sale in stores, will soon build up a profitable business.

Fairy Islands

One would hardly believe that an ordinary horseradish root could be made into an artistic plant, pretty enough to grace any home.

These plants are made by cutting the stalks of the horseradish into two sections lengthwise. Place the flat, cut side in a shallow dish and have just a little water in it, enough to cover the stalks to a depth of about a quarter of an inch. Fresh water must be added every other day, and the slime which accumulates on the bottom, should be washed off about once a week gently with warm water.

Now purchase a pretty dish of Japanese or other suitable design, and put the feathery horseradish plant in it. Minature ducks, fish, deer, birds, or other suitable figures should be placed about the little island of green.

These plants are so pretty and varied that it is a joy to watch their development. They sell readily for a dollar and fifty cents each, and only cost about thirty-five cents to make. In the early spring they will be greatly appreciated for Easter gifts or for convalescents.

Plants for Transplanting

Many people who have small plots of ground, or only a few square feet to plant, have never had incentive enough to learn how to raise plants from the seed, and yet these same individuals long for a glowing spot of color in the garden. All too often they become discouraged because of failure. This is where one woman's opportunity came in.

In the fall she prepared in her cellar, boxes of rich earth. Very early in the spring, she worked up this earth and moistened it, and planted phlox, pansy, and other suitable seeds. She timed the planting so that four inch phlox plants, healthy, little pansies, and other plants, would be ready for sale at just the right time, when everyone was raking the lawn and getting ready for summer.

The plants sold readily at five and ten cents apiece, and she was always ready and willing to tell any of her patrons just how to take care of their tiny garden to make it a joy forever.

By saving grape baskets in the fall before, and by buying some and filling these with earth, she had a good many dollars' worth to place with her grocer, who was very glad to buy them from her for sale among his customers.

Later she planted hardier seeds, and was able to offer asters and other fall plants. Most of the same people were customers for these.

Selling Flower Seeds

A woman whose flower garden is always a riot of color and profusion, saved the seeds and sold them to a seed firm. Her first consignment of aster seeds alone brought over $6.00, and she had enjoyed their beauty herself.

One could arrange selected seeds in packets to sell among one's friends. Bulbs, dahlias, and gladioli if saved and cared for in the fall, can easily be sold in dozen lots. Sweet peas, nasturtiums, and pansies are always favorite flowers, easy to raise and in great demand.

One well-known writer has an annual flower sale each spring just before Easter. Her method is to plant the bulbs of hyacinths, narcissus, and tulips in small pots. She times her planting so that her flowers are all in blossom at just about the same time. A large sum of money is raised each year, which she devotes to her favorite charity.

Still another woman works on this same plan, and instead of having a sale of her own, she places her blossoming potted plants on commission sale with several selected confectionery and drug stores. Both of these lines are glad to get an attractive mass of fragrant bloom at this season of the year, and as they run no risk, are willing to give the goods a trial.

She has found from experience that it is the part of wisdom for her to go each day herself while the plants are on sale, and to water them and to remove any dead leaves which mar their appearance.

In earning money by means of growing things, or in any other way, it is of first importance to discover what people want of which the supply is limited, or for which they are ready to pay a good price. Then it is simply a matter of producing a salable article at a fair price.

CHAPTER XII

Cash From Cake

AS long as people are obliged to eat and drink, there will be ready sale for delicious, home-cooked food, because there is no denying the fact that breads, pies, cakes, and other good things which come forth from the oven of a skillful home cook, are superior in every way to the usual bakery product.

There is a very good reason indeed for this! Everyone who takes a receipe, mixes some of her own individuality, genius, and good judgment with the other ingredients, and naturally the home cook is not bound down so rigidly by the thought of expense and profits as where the work is done on an expensive, commercial basis.

The woman who mixes cake in her own kitchen, desires to make it as toothsome as possible, even if it *does take* a little more butter, a little more beating, and a little more care in the baking.

Of course, there are many women who have never mastered the fine art of delicate cookery; or having mastered it, they may not have the time or the health to prepare the delicious foods they would like for themselves, their families, or their guests. And so these people are glad to buy and to pay a good price for choice viands to put upon their tables. This means an opportunity to make money right in her own kitchen for many a woman, and large numbers are doing it with gratifying success.

Cake baking presents difficulties for many people who have reasonable skill with bread, pastry, meat and vegetable cooking, and so these women would rather buy nice cakes than to run the risk of wasting expensive ingredients. Housekeepers who are not able to get help and who have more to do than they can well manage, are always delighted to be able to buy nice home-made cakes and cookies; while those who do light housekeeping get thoroughly tired of the various boughten varieties of sweet things, and long for supplies such as " Mother used to make."

During the last Christmas season, a woman of my acquaintance made a lot of money selling fruit cake. She carried a short advertisement in the daily paper beginning just before Thanksgiving, and she had so many responses that she was obliged to hire a woman to help her do her own work, so as to give her time to fill her orders.

She used an old-fashioned wedding cake receipe which had been in the family for years, and which produced a rich, moist cake which would keep for months. Even after the Christmas season was over, she still had many requests for this same kind of cake and other kinds as well, and so she added a white fruit cake, a white loaf cake, and two kinds of cookies to her list, thus giving variety enough to please most people.

One mother of a family earned a reputation for making delicious doughnuts, because she always carried a pan of these to socials, picnics, and church suppers. When it became necessary for her to supplement the family income, she was able to make a great deal of money by selling doughnuts.

A young woman who had an unusual knack, made an angel food cake, and agreed to furnish this for a cateress who was too busy to do the work herself; and a little lady who was handicapped from going into business on account of being exceedingly deaf, turned her cake making talent into money, by taking orders over the telephone for any kind of cake her patrons wished. She would use her own receipe or theirs. As is so often the case, she could hear quite well over the telephone when she could not understand people with whom she might be talking face to face.

Success in selling home baked supplies consists of four things. *First,* determining what you can make so well that it will give continued satisfaction. *Second,* taking infinite pains that the product is uniform in excellence. *Third,* never disappointing customers who are depending upon your service. And *fourth,* pricing the goods so that you will receive pay for all your materials including fuel, paper, string, etc., and a reasonable compensation for your own time as well.

Uniformity of results can only be insured by accurate measurements and exact methods. The woman who throws things together or goes by guess and always has good luck, is the exception. Even *she* is really using her experience and a naturally accurate eye for measurements. It is much safer and wiser though, to be exact.

Here is a table of equivalents which it will be well to consult from time to time. Use measuring cups of standard size — those divided into thirds and quarters. In measuring butter or shortening, the safest way is to weigh it, but if this is not convenient, remember that a third or a half of a cup means that amount packed down fairly closely but not melted; and where flour is called for in cake making, it is usually understood to mean the given measurement after the flour has been sifted.

Weights and Measures

A teaspoonful or a tablespoonful means a rounded measurement unless otherwise stated.

A level teaspoonful or tablespoonful means a rounded measurement cut off with a knife level with the edge of the spoon.

A rounding teaspoonful means 1½ level teaspoonfuls.
A heaping teaspoonful means 2 level teaspoonfuls.
4 level saltspoonsfuls equal 1 teaspoonful.
3 level teaspoonfuls equal 1 level tablespoonful.
4 level tablespoonfuls equal ¼ of a cup.
4 rounding teaspoonfuls equal 1 rounding tablespoonful.
16 level tablespoonfuls equal one cup.
12 rounding tablespoonfuls equal one cup.
4 tablespoonfuls equal 1 wine glass.
4 wineglassfuls equal 1 cupful.

1 gill equals ½ cupful.
4 gills equal 1 pint.
1 cup equals half a pint.
2 cups equal 1 pint.
4 cups or 2 pints equal 1 quart.
2 cups granulated sugar equal 1 pound.
2½ cups pulverized sugar equal 1 pound.
2 cups milk or water equal one pound.
2 cups butter packed solidly equal 1 pound.
1 cup butter packed solidly equals ½ pound.
½ cup butter packed solidly equal ¼ pound.
4 level tablespoonfuls butter packed solidly equals ¼ cup or 2 ounces.
1 tablespoonful granulated sugar equals ½ ounce.
2 tablespoonfuls granulated sugar equals 1 ounce.
2 tablespoonfuls flour, level, equals 1 ounce.
4 cups flour equal 1 pound.
1 cupful packed chopped suet equals ¼ pound.
1 cupful crumbs equals ¼ pound.
1 square chocolate equals 1 ounce.
1 cupful nut meats equals ¼ pound.
60 drops equals 1 teaspoonful.

Fine Income From One Cake

It so happened that Mrs. Anderson, who is rather a shy little woman, felt a great sympathy for her neighbor, Mrs. Craddock, who had recently been left a widow. But it wasn't easy for Mrs. Anderson to go to Mrs. Craddock and to say, " I am so sorry, dear. I wonder what I can do to help you? "

Instead of that, she telephoned to Mrs. Craddock rather apologetically and said,

" Mr. Anderson is to be away for supper tonight — we are old-fashioned folk, you know, and have our dinner at noon. I wonder if I can't coax you to come over and eat supper with me — then neither of us will be lonesome."

Mrs. Craddock came, for she could not resist the appeal in the voice of her kindly neighbor. That night for supper they had among other things, a very delicious cake, and when Mrs. Craddock expressed appreciation of its goodness, her hostess offered to write out the receipe for her. Mrs. Craddock made this cake in her own home and found it was good and so easy that a bright idea came to her. It was:

" Why not increase my income by selling this cake. Only yesterday I heard some of my friends saying that help was scarce and they were so tired of store supplies."

It did not take long to ask Mrs. Anderson's permission to sell the cake made from her rule, and from that day to this, Mrs. Craddock has made a fine income from marketing that loaf. At first she sold it to her friends and to individual customers. Later she contracted to place a supply of freshly baked loaves each morning with an enterprising grocery store which had a delicatessen department. Here is the rule:

Brown Velvet Cake

1 cup brown sugar.
1 cup sour milk or buttermilk.
½ cup butter.
2 cups flour.
1 teaspoonful baking soda.
½ teaspoonful ground cloves.
½ teaspoonful allspice.
½ teaspoonful cinnamon.
½ teaspoonful grated nutmeg.
½ cup chopped raisins or walnuts.
A pinch of salt.

DIRECTIONS

Sift flour, soda, salt and spices together twice. Cream the sugar and the butter, or if you prefer, butter substitute. Blend the sour milk with the butter and sugar mixture, beating thoroughly. Gradually add the flour mixture until all of it has been incorporated. Lastly fold in the raisins or walnuts. Bake in a loaf. Use an oblong tin with sides a couple of inches high, and line the tin with clean, greased, white paper. Cut the corners so that the paper will fit neatly, or it will spoil the shape of the end slices of cake. Bake in a moderate oven for three-quarters of an hour.

If you wish, you can bake this same batter in two layers. This will call for a little hotter oven, and you will not need to put paper in the tins. Fill with a plain white frosting, a marshmallow filling, or a cocoanut filling. The contrast between the dark layers and the white filling is attractive.

PLAIN WHITE FROSTING:

3 tablespoonfuls of either boiling water or sweet cream.
1 teaspoonful vanilla extract.
Confectioners' sugar.

Add enough sifted sugar to make a paste which will spread readily. Use a knife dipped in warm water to make it smooth. The cream gives it a slightly shiny appearance and a peculiarly pleasing flavor. Orange juice may be used in place of the boiling water, a little of the grated rind added, and the vanilla omitted.

UNCOOKED EGG FROSTING:

Beaten white of 1 egg.
2 teaspoonfuls cold water.
2 teaspoonfuls melted butter.
1 cup confectioners' sugar.
½ teaspoonful vanilla.
½ teaspoonful lemon extract.

Beat the egg white until very stiff. Gradually add the water, the sugar, and the butter, lastly the flavoring. Possibly a little more sugar will be needed.

BOILED FROSTING:

Whites of 2 eggs.
¼ teaspoonful of cream of tartar.
½ cup water.
1 cup sugar.
1 teaspoonful either of vanilla or almond extract.

Put the sugar and water in a clean sauce pan and watch until the sugar melts so that it will not burn. Heat the mixture until it boils but do not stir or it will make it grainy. Cook until the syrup will spin a thread from the tip of a spoon. Have the egg white stiffly beaten with the cream of tartar. Gradually pour the boiling hot syrup in a tiny stream upon the egg white. Beat steadily. Do not add the flavoring extract until the very last minute as the heat will cause the volatile oil of the extract to be lost. Spread upon the cake as soon as the mixture thickens. A few drops of lemon juice will be helpful in restoring frosting inclined to be a little lumpy. Skill will enable any one to make this frosting successfully.

To make a cocoanut icing, sprinkle the fresh cocoanut on the top, or stir the cocoanut into the icing.

Marshmallow Icing:

¾ cup of sugar.
¼ cup of milk.
2 tablespoonfuls hot water.
¼ pound marshmallows.
½ teaspoonful vanilla extract.
½ teaspoonful almond extract.
A pinch of salt.

Put the sugar, salt and milk into a clean, aluminum dish. Bring very slowly to the boiling point. Do not stir. Cook for seven minutes and set aside. Take a pair of sharp, clean scissors and snip the marshmallows into tiny pieces. Drop these into the top of the double boiler, add the hot water, and cook the marshmallows until they are smooth and nicely melted. Add the melted sugar mixture and beat and cook until a creamy mass. Remove from the fire and continue to beat until cool enough to spread. Lastly add the flavoring extracts.

This can be used as a filling between the layers and the top can be decorated with chopped nut meats, candied cherries, bits of shredded citron, or decorated by tinting a very little of the icing with some pure food coloring and forcing this through a pastry bag on the top of the cake in the shape of roses or a ribbon about the edge.

Date Loaf

Here is a delicious date cake which is easily made and does not cost much.

½ cup butter or butter substitute.
1½ cups sugar.
2 eggs.
1 cup thick sour milk.
1 level teaspoonful soda.
½ teaspoonful cream tartar.
1 cup dates.
2¼ cups flour.
1 teaspoonful vanilla.
1 cup walnut meats.
A pinch of salt.

DIRECTIONS

Cream the butter and sugar. Dissolve the soda in a teaspoonful of hot water and add to the sour milk. Stir until foamy. Beat the egg whites first, adding the salt to these. Next beat the egg yolks until lemon colored. Add the egg yolks to the soda and sour milk mixture. Stir and turn into the butter and sugar mixture. Sift the cream of tartar with the flour and add gradually, making a thick, smooth batter. Stir in the chopped dates and chopped nut meats which have been lightly dusted with flour. Lastly fold in the beaten egg whites. Select a long, narrow cake tin. Grease thoroughly. Turn the batter into this and see that it is level in the pan. Bake in a moderate oven. Finish with either a white or a chocolate frosting.

CHOCOLATE FROSTING:

Prepare the chocolate frosting exactly as directed above for boiled frosting. Have ready two squares of chocolate which have been melted in a saucer over hot water. Add this to the icing beating well, or the chocolate syrup may be added to the sugar before it is turned upon the egg.

Real Farmer Fruit Cake

This is a recipe for an old-fashioned farmer fruit cake. This name could be used to advertise it by someone living on a farm who wished to earn extra money by the sale of a delicacy of this kind, or it could be called Puritan or Forefathers' Fruit Cake on account of the nature of the ingredients. A great deal of the success of this cake depends upon the baking which should be done in a very slow oven, and a loaf of this kind should not be cut the day it is baked, for it will keep indefinitely and will improve with age.

Farmer Fruit Cake

1 cup butter or lard.
2 cups sugar.
2 cups molasses.
2 cups dried apples.
1 pound currants.
1 pound prunes.
2 teaspoonfuls cinnamon.
2 teaspoonfuls mace.
½ teaspoonful cloves.
½ teaspoonful allspice.
2 teaspoonfuls baking soda.
1½ cups raisins.
4 cups flour.

Directions

Stone the prunes and seed the raisins. If possible, use sun dried apples as the old-fashioned housewife used to do. Chop the prunes and apples and cook together with the molasses and spices for one hour. Merely simmer slowly on the back of the stove. Mix the washed, dried currants and raisins into the molasses mixture. Heat through and stand aside. If brown sugar or half brown and half white are used, the cake will be improved. Cream the sugar and the shortening. Dissolve the soda in two tablespoonfuls of hot water and add to the fruit mixture. Beat the butter and sugar into this and add the flour slowly. Bake in loaves in a slow oven for one hour.

Sunshine Cake

This rule will make two loaves of rich cake, and each should easily bring sixty cents.

Whites of 11 small or 10 big eggs.
Yolks of 6 eggs.
1½ cups fine, granulated sugar.
1 cup pastry flour.
1 teaspoonful cream tartar.
A pinch of salt.
Flavoring.

Sift the sugar and flour separately four times. If you have not the pastry flour, use two tablespoonfuls of cornstarch, and the rest of the amount of sifted bread flour. Add the teaspoonful of cream tartar to the eggs after they are slightly beaten, then finish beating. Beat the egg yolks until lemon colored before beating the whites, as the beaten whites must not stand. Add the sugar to the whites, folding in. Add the yolks, flavoring, and then very gently fold in the flour a little at a time. Bake in a slow oven an hour or more. Slow baking is the secret of having this a fine cake.

Coffee Cake

¼ cupful shortening
¾ cup sugar.
¾ cup sweet milk.
3 eggs beaten light.
2 teaspoonfuls baking powder sifted with 2 cups flour.

Pour into a shallow pan. Cover with two-thirds of a cup of fine, dry bread crumbs. Sprinkle with one teaspoonful cinnamon, and one-third of a cup of sugar sifted together.
h cup of lard or butter and pour over the cake
ting into the oven.

16.

ne Grosbeak

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Walnut Spice Cake

fuls molasses.
ilk.
l soda.
r.
½ teaspoonful cinnamon.
½ teaspoonful cloves.
¼ teaspoonful nutmeg.
1 cup chopped walnut meats, or
1 cup chopped raisins if desired.

Cream the butter and sugar, add the well-beaten egg, the molasses, the soda dissolved in the sour milk, spices, flour and walnuts.

Bake in a moderate oven about fifty minutes.

Recipe for Loaf Chocolate Cake

A rich chocolate loaf with a white icing is always popular. Here is a rule which has given satisfaction. It can be doubled, but unless one has a large cake mixer, it is not well to make more than that at one mixing.

½ cupful butter.
2 cupfuls sugar.
2 cupfuls flour.
½ cupful hot coffee.
¼ cupful milk.
2 teaspoonfuls baking powder.
2 eggs.
1 square chocolate, melted.
2 teaspoonfuls vanilla.

A good way to start the sale of this cake is to bake a couple of loaves of it, and to cut them up into small squares. Wrap each square neatly in paraffine paper, seal with a little gold sticker, and send these samples to people likely to buy, with a brief note saying that a cake large enough to be cut into ten such squares, will be sold for fifty cents, or whatever price you can afford to market it for.

Another plan would be to sell the sample of the cake and the recipe for ten cents, but once the recipe is sold, part of the customers at least will be lost.

Raisin Cake

The following recipe is exceedingly desirable as it requires no eggs or butter:

1 cup dark brown sugar.
2 cups raisins.
2 tablespoonfuls lard.
½ teaspoonful cinnamon.
½ teaspoonful cloves.
¼ teaspoonful nutmeg.
1 cup water.

Put all of these ingredients into a sauce pan, bring to the boiling point, let cook briskly for three minutes by the clock, set aside to cool and then add, 1 teaspoonful soda dissolved in a little warm water, 1 teaspoonful baking powder sifted with 2 cups flour, and ½ cup of chopped English walnut meats. Bake in a loaf in a slow oven for one hour. This cake is delicious, and this rule will make one large loaf or two smaller loaves, each of which will sell for thirty-five cents.

Snow Jelly Cake

Beat two eggs in a cup and fill with rich, sour cream. Mix one cup white sugar with one cup flour, and half a teaspoonful of soda. Sift together twice. Blend the two mixtures and beat well. Bake in four round buttered tins. These should be very shallow. Be careful not to brown any more than absolutely necessary.

Have a jelly prepared (this should have been started the night before), by soaking four tablespoonfuls of tapioca in a cup of warm water until transparent. Add half a cup of water, and put the tapioca into the top of a double boiler, and cook until a transparent jelly. Sweeten to taste and flavor with lemon, almond, or wintergreen.

Gelatine may be used instead of tapioca, if preferred. In this case, take one heaping tablespoonful of granulated gelatine and one-half cup of cold water. Soak an hour. Turn on to this three-fourths of a cup of boiling water. Add two tablespoonfuls of sugar and stir until dissolved. Set aside until the gelatine begins to stiffen. Fold in the beaten white of an egg and two tablespoonfuls of either lemon or orange juice. Beat until spongy. Use as a cake filling. Finish with a confectioner's white icing on top.

Queen's Loaf

1 cup butter.
3 cups flour.
2 cups sugar.
4 eggs.

Cream butter and sugar, then add the yolks of the eggs well beaten, then 1 small cup sweet milk, and 1 teaspoonful soda dissolved in a tablespoonful hot water. Sift 2 teaspoonfuls cream tartar in with the flour, which add alternately with the whites of the eggs well beaten. Flavor with vanilla or nutmeg.

Boston White Fruit Cake

1 cup butter.
2 cups sugar.
3 cups flour (pastry).
Whites of 8 eggs.
½ wine glass white wine.
2 teaspoonfuls baking powder.
¼ pound citron, cut fine.
¼ pound chopped almonds.
1 teacup cocoanut.
A pinch of salt.

Beat the butter to a cream and gradually beat in the sugar, then the wine. Beat the egg whites to a stiff froth and stir into the butter and sugar. Add the flour which is sifted four times, with the baking powder. Lastly add the fruit, almonds, citron, and cocoanut.

Elegant Fruit Cake

1 pound butter substitute.
1 pound brown sugar.
12 eggs.
1 cup molasses.
1 pound flour.
4 teaspoonfuls cinnamon.
2 teaspoonfuls allspice.
1 teaspoonful mace.
1½ teaspoonfuls grated nutmeg.
½ teaspoonful soda.
1 tablespoonful hot water.
3 pounds seeded chopped raisins.
1½ pounds Sultana raisins.
1½ pounds currants.
1 pound shredded citron.
¼ pound shredded candied lemon rind.
¼ pound candied preserved orange rind.
1 pound chopped walnut meats.
3 squares melted chocolate.
½ cup Maraschino cherry juice.
¾ cup strong cold coffee.

Cream the butter and sugar, and incorporate with the thoroughly beaten yolks of the eggs. Prepare the fruit and nuts and dredge with one-half cup of flour. Mix the rest of the flour with the spices. Dissolve the soda in the water and add to the molasses. Mix the molasses with the egg mixture. Add the cherry juice, coffee, melted chocolate and fruit. Fold in the beaten whites of the eggs, and add a teaspoonful of salt. Put into small, deep greased pans. Cover with buttered paper. Steam three hours and bake in a slow oven an hour and a half; or if this not possible, bake in a slow oven for four hours. Keep a tin of water in the oven, and keep the loaves covered until near the last.

Nut Cake

½ cup of butter.
2 cups sugar.
2½ cups flour.
2½ teaspoonfuls baking powder.
¾ cup of milk.
4 eggs.
1½ cups ground nuts, added to the dough.

Cream the butter and sugar. Sift the baking powder and flour, and beat the eggs separately. Add the egg yolks to the butter and sugar, and then the milk. Beat in the flour mixture gradually, add the ground nut meats, and fold in the beaten whites.

Icing

Take two cups of sugar and half a cup of water. Boil together until the syrup spins a thread. Then pour upon the stiffly beaten whites of two eggs. Add a teaspoonful of vanilla and one cup of ground nuts. Spread between layers and on the top.

Prune Cake

1 cup sugar.
1 cup crushed prunes.
1 cup prune juice.
1 cup nuts.
2 cups flour.
4 tablespoonfuls melted butter.
4 yolks or 2 whole eggs — well beaten.
1 teaspoonful soda sifted with flour.
1 teaspoonful each cloves and cinnamon.

Mix all without beating. Nice either in layers or solid cake. Cover with butter icing.

Millie's Cake

1 cup sugar.
Yolks of 2 eggs.
White of 1 egg.
Butter size of an egg.
2/3 cup milk.
3 cups flour.
3 teaspoonfuls baking powder.
1 teaspoonful vanilla.

Cream together butter and sugar, add the well-beaten yolks of the two eggs, then the well-beaten whites, and stir all well together. Next add the milk and flour which has been sifted with the baking powder, and lastly add the vanilla.

Bake either in layer tins and put together with a plain boiled frosting, using the white of the second egg for the frosting, or bake in pattie tins and frost. A few chopped nuts added to the frosting are fine.

Poor Man's Cake

1 cup cold water.
1 cup raisins.
1 cup sugar.
½ cup butter and lard mixed.
2 teaspoonfuls cinnamon.
1 teaspoonful cloves.

Put the above ingredients over the fire and bring to the boiling point. Remove and stir into the mixture one teaspoonful of bicarbonate of soda dissolved in a little water. Allow the mixture to cool, then stir in two cups of flour and bake in a slow oven.

Layer Cake

2 cups sugar.
1 cup sweet milk.
1 tablespoonful melted butter.
2 eggs.
2 cups flour.
2 teaspoonfuls baking powder.

Queen Cocoanut Layer Cake

½ cup butter or butter substitute.
2 cups sugar.
The whites of 6 eggs.
1 cup milk.
3 cups flour.
2 teaspoonfuls cream tartar.
1 teaspoonful baking soda.
1 cup grated cocoanut.

Directions

Sift the sugar and cream with the butter, preferably using a wooden spoon and beating until very light. Beat the whites of the eggs stiff and add to the sweet milk and the cocoanut. Combine this with the butter and sugar mixture. Sift the flour, the cream of tartar, and the baking soda together twice. Add the flour mixture gradually to the liquid part of the recipe. Beat well and bake in three layers. Use a cocoanut filling between. Either frost the top with Plain Icing or with the Cocoanut Filling.

This cake is very fluffy and delicious and can be cut in flat slices from the center and made to serve many more than if cut in three-cornered pieces.

Empire One Egg Cake

1 cup sugar.
1 egg.
3 dessert spoonfuls melted butter.
2/3 cup of sweet milk — half water may be used.
2 cups sifted flour. Measure it after it is sifted.
2 teaspoonfuls baking powder.

California One Egg Cake

1 egg.
1 cup sugar.
Piece of butter half the size of an egg.
1 teaspoonful cream of tartar.
½ teaspoonful soda (If baking powder is used, 2 teaspoons).
½ cup sweet milk.
1½ cups flour.

Angel Cake

11 large eggs.
1½ cups granulated sugar.
1¼ cups water.
½ cup sifted pastry flour.
¼ teaspoonful salt.
1 heaping teaspoonful cream of tartar.
1 teaspoonful vanilla.
1 teaspoonful lemon extract.

Select large sized eggs. Chill in the refrigerator or in ice water while still in the shell. Separate the eggs carefully, putting the yolks aside for custards or salad dressing. Add the salt to the egg whites and beat until they are very stiff.

Put the sugar and the water over the fire. Do not stir but cook until it will spin a thread. Be sure that it has cooked enough.

Pour the hot syrup in a fine stream over the whites and beat vigorously with a wire beater. Take plenty of time to do this properly. From twenty to thirty minutes is not too long. Measure the flour after it has been sifted once. Now mix the flour and cream tartar and sift three times more. Gradually fold the sifted flour into the egg mixture, adding a few drops of the flavoring from time to time.

Bake in a bright, ungreased tin with a chamber through the center. It is better to use a tin that has never been greased. Put the cake into a cool oven and keep the temperature down for thirty minutes, during which time the cake should rise steadily. Increase the heat gradually for the next fifteen minutes, and have it warmer for the last fifteen.

It is not too much to bake this cake an hour and fifteen minutes. At the end of the baking period, the oven should be quite hot. Place the tin upside down on a waxed paper with some little wedges under the edge to let in the air. Cover with a cloth. At the end of twenty minutes, loosen the cake with a sharp thin knife, and it should slip out in a fine, firm loaf. Ice.

Devil's Food

1½ cups sugar.
½ cup butter substitute.
2 ounces unsweetened chocolate.
1 teaspoonful baking powder.
1¾ cups flour.
¾ cup milk.
Yolks of four eggs.
Whites of two eggs.
1 teaspoonful vanilla.

Shave the chocolate into half the milk. Put into the top of the double boiler and cook until the chocolate is melted. Beat two of the egg yolks, turn the hot milk upon this, and return to the fire. Cook until a thick custard is formed.

Cream the butter and sugar. Add the other two egg yolks, the vanilla, and the rest of the milk, and the cooled chocolate custard. Sift the baking powder and the flour. Stir into the liquid mixture. Beat thoroughly. Fold in the stiffly beaten whites. Bake in layers.

If wanted for a loaf cake, use two cups of flour and ice on top. If the layer cake is used, put together with a plain white Boiled Frosting, a Cocoanut Icing, or a Marshmallow Filling.

CHAPTER XIII

Cookies, Candies, and Beverages

COOKIES are always ready sellers, for the reason that everybody likes a good cooky, and they are easy to pack and to carry. A poor cooky will not be a profit-maker, for while the woman who prepares them may make a fine profit on the first lot or two, her customers will not be repeaters.

Having bought cookies for a number of years from different experts in this line, the writer was glad to receive a telephone message from a new cooky maker who was offering ginger cookies and oatmeal drop cakes. Thinking to have a change, a dozen of each was gladly ordered, but the ginger cookies were poor, and the oatmeal drop cakes hard and tasteless. This food hung on a long time, until it was finally so dry that it was fed to a hungry puppy, who was none too well-pleased with the ration either.

Naturally further orders were not forthcoming, and a few weeks later this woman declared that she had given up cooky making because there was no market for them in the town.

She was right. There was no market for the kind of cooky that she made, but she could have earned her entire living doing nothing else, had she practised with a reliable rule until she could make one, two, or three kinds of first-class small cakes.

Fondness of sweets seems to be an inherent quality of the human race, and pure sweets are wholesome and a great source of energy and heat. Like every other food substance, sweets should be taken at the right time, and not indulged in indiscriminately between meals. As part of a regular meal or when the individual is tired, good candy is a very important item. Our soldiers found that out when they were obliged to put in long, hard, strenuous days.

There is always a sale for choice, home-made candy, and many a fortune has been built up which had its beginning in a single small dish on the kitchen cook stove. In making candy, quality comes first of all, and the next step is to introduce these high-class goods to the people who will be likely to buy them.

Most of us are familiar with the story of the young girl who saw the necessity for earning, and who prepared a few confections and placed them on sale in a glass case in the entrance to a large office building. She placed a sign conveniently near with a basket and a request on this sign that each patron would help himself and leave his money in the basket. She could not afford to give her time to stay and sell, for she must be at home to make the candy and to do other work.

She rarely had a dishonest customer, and from that small beginning, this young girl with her hair down her back, has grown to be a woman known all over the country as the originator of some very choice candies. She operates several successful establishments, one of them being on Fifth Avenue, New York.

During the war, when sugar was so scarce, the government called upon her to assist in devising wholesome sweetmeats out of fruits, syrups, honey, and other materials which were not needed for the soldiers. One never can tell what may come from a humble beginning!

There never was a time when the opportunity for making money was greater in wholesome, non-alcoholic, bottled drinks than now, for legislation has checked the manufacture and sale of stimulants, and as long as the human race is on the earth, it will be obliged to drink, for a large percentage of the body is made up of liquids.

Many times a cool, fruited beverage is wonderfully refreshing and beneficial, for large numbers of people do not partake of liquid enough to flush the system properly. Where there is any doubt about the purity of the water supply in traveling, or during the heated season, pure, bottled drinks serve a valuable purpose for both the traveler and the people who are at home within reach of their own refrigerator.

It is so inspiring to know that we may render helpful service along so many different lines, and in our own small way assist in making the world a better and a happier place.

A great lecturer who thrilled and moved thousands, and who was able to raise such large sums of money that it was possible for him to establish an institution for the education of poor boys, declared that the women who cooked his food, and the people who furnished him with clothes and shoes and wholesome things to drink, were really the ones who should have much of the credit of what he had accomplished.

One woman made much pin money from selling Fruit Cookies which she prepared from the following rule. This makes three dozen drop cakes which will sell readily at twenty or twenty-five cents a dozen. It is much better business policy to make the cookies of satisfying size and to charge twenty-five cents, than to give the impression of having tried to put as little material into each one as will be visible to the naked eye.

Drop Fruit Cookies

1½ cups sugar.
3 cups flour.
1 cup chopped raisins.
½ cup hot water.
1 cup butter or butter substitute.
1 level teaspoonful soda.
½ grated nutmeg.
2 eggs.

DIRECTIONS

Cream the butter and sugar. Beat the eggs thoroughly, and add to the butter and sugar mixture. Dissolve the soda in the hot water. Add slowly to the egg mixture. Beat. Save out a little of the flour. Add the rest gradually and season with the nutmeg which may all be added at once. Chop the raisins. Flour them with the remainder of the flour and fold in. Drop from a spoon upon a buttered sheet of tin or cooky pan. Bake in a moderate oven. Be particular that the cookies are of uniform size.

Rich White Cookies

2 cups sugar.
1 cup butter.
¾ cup sweet milk.
2 eggs.
5 cups flour.
2 teaspoonfuls baking powder.

Roll and bake quickly.

Chocolate Drop Cakes

1 cup sugar.
½ cup melted butter.
½ cup sweet milk.
2 eggs.
1½ cups flour.
½ teaspoon soda.
1 cup chopped raisins.
1 cup chopped English walnuts.
3 squares melted chocolate.

Drop onto a greased dripping pan, about three inches apart, about the size of an English walnut.

Oatmeal Macaroons

These are rich and delicious and have a fine, nutty flavor. Sometimes they are especially recommended for children, but it is well to remember that no oatmeal food should be given to very young children which has not been cooked at least three hours to render it digestible.

1 cup sugar.
1 rounding tablespoonful butter or butter substitute.
2 eggs.
2½ cups Rolled Oats.
2½ teaspoonfuls baking powder.
¼ teaspoonful salt.
1 teaspoonful vanilla.

DIRECTIONS

Cream the butter and half the sugar. Stir in the beaten yolks of the eggs. Now add the rest of the sugar. Mix the baking powder thoroughly with the Rolled Oats. Stir this into the butter and sugar mixture. Add the vanilla and fold in the stiffly-beaten whites of the eggs. Drop from a teaspoon upon a buttered pan. Bake until a delicate brown in a medium hot oven.

These macaroons are delicious and can be sold at a profit at twelve cents a dozen. This rule makes about sixty-five cookies.

Oatmeal Bars in Demand

Oatmeal bars are in demand in our neighborhood, and I think they will sell just as readily in other towns. My recipe is:

½ cup sugar.
½ cup lard.
1 egg.
3 tablespoonfuls sweet milk.
Pinch of salt.
½ pound package of mince meat.
1 cup oatmeal.
1 teaspoonful baking powder in
1½ cups flour.
1½ teaspoonfuls soda dissolved in a little hot water.

This can be baked in cookies or in one large tin and cut into strips or bars.

Through High School on Cookies

"My boys tell me that they have gone through High School on 'Mother's Cookies.'"

"When I was left a widow with three small boys, I thought that there was nothing to do but to put them into institutions and to take a position until they were old enough to go to work. I hated to do this as any mother would, and so I thought how I could keep them with me.

"I finally made up my mind that "Where there's a will, there's a way," and so I would find that way.

"I had a reputation in the town where I lived for making the best ginger and chocolate cookies that were ever made, and I determined that these should answer the question of what I could do to keep my little home together.

"I had enough money to give me a small income until I could become established. My little home business has grown until now I have two of the energetic young girls in the town helping me every Friday and Saturday.

"I am making not only cookies, but many kinds of bread, and have built up quite a reputation for cinnamon rolls which I deliver hot to my customers, for their Sunday morning breakfast.

"I have kept my home together and my three sons have all gone through High School. Two of them are holding good positions, and the third is working his way through college.

Rich Fruit Cookies

1½ cups sugar.
1 cup butter substitute.
3 eggs.
1 cup chopped walnut meats.
1 cup chopped raisins.
1 teaspoon each of cloves, cinnamon and vanilla.
1 teaspoon soda.
3 cups flour, or enough to make a stiff dough.

Roll, not too thin, cut and bake in a moderate oven.

Peanut Cookies

Shell sufficient peanuts to make one pint of the meats. Pour boiling water over them, drain, rub off the skins, chop fine, or put through the meat chopper. Cream together —

2 tablespoonfuls of butter.
1 cup sugar.
3 whole eggs.
2 tablespoonfuls milk.
½ teaspoonful salt.

Add the chopped peanuts and flour enough to make a soft dough. Roll out, cut in circles, and bake in a moderate oven.

Economical Cookies

The following recipe makes five dozen cookies of excellent quality, and will retail in most communities at twenty cents per dozen:

1½ cups granulated sugar.
1 cup lard.
2 eggs.
1 cup sour cream.
1 teaspoonful soda.
1 teaspoonful warm water.
1 cup raisins.
1 teaspoonful grated nutmeg.
1 cup chopped nut meats
1 teaspoonful vanilla.
Flour enough to roll out rather soft, but thin.

Boston White Fruit Cake

1 cup butter.
2 cups sugar.
3 cups flour (pastry).
Whites of 8 eggs.
½ wine glass white wine.
2 teaspoonfuls baking powder.
¼ pound citron, cut fine.
¼ pound chopped almonds.
1 teacup cocoanut.
A pinch of salt.

Beat the butter to a cream and gradually beat in the sugar, then the wine. Beat the egg whites to a stiff froth and stir into the butter and sugar. Add the flour which is sifted four times, with the baking powder. Lastly add the fruit, almonds, citron, and cocoanut.

Elegant Fruit Cake

1 pound butter substitute.
1 pound brown sugar.
12 eggs.
1 cup molasses.
1 pound flour.
4 teaspoonfuls cinnamon.
2 teaspoonfuls allspice.
1 teaspoonful mace.
1½ teaspoonfuls grated nutmeg.
½ teaspoonful soda.
1 tablespoonful hot water.
3 pounds seeded chopped raisins.
1½ pounds Sultana raisins.
1½ pounds currants.
1 pound shredded citron.
¼ pound shredded candied lemon rind.
¼ pound candied preserved orange rind.
1 pound chopped walnut meats.
3 squares melted chocolate.
½ cup Maraschino cherry juice.
¾ cup strong cold coffee.

Cream the butter and sugar, and incorporate with the thoroughly beaten yolks of the eggs. Prepare the fruit and nuts and dredge with one-half cup of flour. Mix the rest of the flour with the spices. Dissolve the soda in the water and add to the molasses. Mix the molasses with the egg mixture. Add the cherry juice, coffee, melted chocolate and fruit. Fold in the beaten whites of the eggs, and add a teaspoonful of salt. Put into small, deep greased pans. Cover with buttered paper. Steam three hours and bake in a slow oven an hour and a half; or if this not possible, bake in a slow oven for four hours. Keep a tin of water in the oven, and keep the loaves covered until near the last.

Nut Cake

½ cup of butter.
2 cups sugar.
2½ cups flour.
2½ teaspoonfuls baking powder.
¾ cup of milk.
4 eggs.
1½ cups ground nuts, added to the dough.

Cream the butter and sugar. Sift the baking powder and flour, and beat the eggs separately. Add the egg yolks to the butter and sugar, and then the milk. Beat in the flour mixture gradually, add the ground nut meats, and fold in the beaten whites.

Icing

Take two cups of sugar and half a cup of water. Boil together until the syrup spins a thread. Then pour upon the stiffly beaten whites of two eggs. Add a teaspoonful of vanilla and one cup of ground nuts. Spread between layers and on the top.

Prune Cake

1 cup sugar.
1 cup crushed prunes.
1 cup prune juice.
1 cup nuts.
2 cups flour.
4 tablespoonfuls melted butter.
4 yolks or 2 whole eggs — well beaten.
1 teaspoonful soda sifted with flour.
1 teaspoonful each cloves and cinnamon.

Mix all without beating. Nice either in layers or solid cake. Cover with butter icing.

Millie's Cake

1 cup sugar.
Yolks of 2 eggs.
White of 1 egg.
Butter size of an egg.
2/3 cup milk.
3 cups flour.
3 teaspoonfuls baking powder.
1 teaspoonful vanilla.

Mix soft and let stand over night. Mold soft with bread flour in the morning. Bake in hot oven.

White Liberty Cookies

2 cups buttermilk, or
1 cup cream and 1 cup sour mlk.
1 cup shortening.
1 egg.
2 cups sugar.
1 heaping teaspoonful soda.
1 heaping teaspoonful salt.

Lota's Fruit Cookies

1 egg.
1½ cup of sugar or 1 cup sugar and ½ cup molasses.
1 cup sour cream.
1 teaspoonful soda.
½ cup butter.
1 cup chopped raisins or currants.

Wash and dry the currants after picking over. Mix them so you can handle well. Bake in a brisk oven. Do not roll too thin.

Lady Fingers

½ pound granulated sugar.
Yolks of 5 eggs.
Grated rind of 1 lemon.
½ pound almonds, blanched and cut fine.
½ pound flour.

Beat yolks fifteen minutes, adding sugar gradually, then lemon rind and almonds; lastly sift in flour very slowly. Roll and cut length and size of forefinger. Bake in a moderate oven and lift as soon as baked.

Dark Fruit Cookies

1½ cups sugar.
1 cup shortening.
½ cup molasses.
3 eggs.
1 teaspoonful soda in a little cold water.
1 teaspoonful each of all kinds spice.
1 cup raisins chopped.
1 cup currants.
Flour to mix.

Economical Ginger Cookies

1 cup butter.
2 cups sugar.
1 cup molasses black strap.
1 cup water in cup from which molasses was turned out.
1 tablespoonful soda in part of the water.
2 tablespoonfuls ginger.

Mix them dry and bake quick.

Fruit Cookies

1 egg.
1 cup sour cream.
½ cup butter.
1½ cups sugar.
Or substitute ½ cup molasses for the ½ cup of sugar.
1 teaspoonful soda.

Season to taste and mix thin. Bake like other cookies. Add one cup of raisins chopped not too fine or mixed with currants if desired.

Chocolate Cookies

½ cup butter substitute.
1 cup sugar.
1 egg.
2 ounces unsweetened chocolate.
2½ cups flour.
¼ teaspoonful salt.
2 teaspoonfuls baking powder.
¼ cup milk.

Cream the butter and sugar. Add the well-beaten egg and the salt. Melt the chocolate. Pour in. Beat thoroughly. Turn the milk in where the chocolate has been. Sift the flour and the baking powder. Add flour and milk alternately. If too thick, add another tablespoonful of milk. Roll. Cut and bake in a moderate oven.

If liked, these can be made into Chocolate Fruit Cookies, by adding ½ cup nut meats and ½ cup seeded raisins chopped.

Velvet Doughnuts

1 cup sugar.
2 eggs.
4 tablespoonfuls butter.
1 cup sweet milk.
3 heaping teaspoonfuls baking powder.

Mix soft as possible.

Profitable Doughnuts

1 cup sour milk.
2 eggs.
1½ cups sugar.
2 level teaspoonfuls shortening.
Salt.
1 teaspoonful soda.
1 teaspoonful nutmeg.
Flour to make soft.

Delicious Doughnuts

1 cup sugar.
2 eggs.
½ cup melted butter.
1½ cups loppard milk.
1 teaspoonful soda rounded, dissolved in a little of the sour milk. Flour.
Spice to taste, salt.

Do not mix very hard.

Victory Doughnuts

3 beaten eggs (4 tablespoonfuls beaten liquid to each egg).
2½ tablespoonfuls butter.
1 cup sugar.
1 cup milk.
6 cups flour (slowly).
4 teaspoonfuls each baking powder and salt.

Cream Puffs

Anyone who does not like Cream Puffs cannot be quite normal, and yet not one person out of five hundred even attempts to make them. Almost everyone depends upon the bakery product. Sometimes these are all that can be desired — and sometimes they are not. Anyone who can prepare good, homemade Cream Puffs can command a good price for them, for they are a delectable dainty.

1 cup flour.
1 cup water.
½ cup butter.
3 large or 4 small eggs.

DIRECTIONS.

Put the butter, salt and water into a clean, aluminum sauce pan. Bring to the boiling point. Have the flour ready sifted and stir this in dry into the boiling mass, beating quickly and thoroughly until the mass thickens. Stand aside until partly cool, and then add the unbeaten eggs one by one, again beating thoroughly between the addition of the eggs. Drop this mixture by spoonfuls onto well-greased tins an inch and a half apart. Shape with a spoon to make them round. Bake in a quick oven twenty minutes, or in a moderate oven twenty-five or thirty minutes.

When these cakes are done, they should be a delicious, crisp, hollow puff. Slice off the top with a sharp knife. Fill the inside with cream, replace the top, and dust with powdered sugar. Care must be taken not to remove the puffs from the oven before they are done, or they will collapse. The safest way is to take one out and let it stand in the air a moment or two as a test. Experience will make one expert in determining just when to remove them.

Prepared Cream for Puffs:

1 pint milk.
½ cup flour.
1 cup sugar.
2 eggs.
1 teaspoonful vanilla or lemon.

DIRECTIONS.

Mix the sugar and flour well together. Add the milk and a pinch of salt. Put into the top of the double boiler and cook until smooth, beating from time to time. Beat the eggs thoroughly; turn part of the hot mixture into the bowl containing the eggs. Stir. Return to the fire and cook until smooth. When thick, set aside until nearly cool, then add the flavoring extract. Do not put the filling into the Cream Puffs until it is cold or it is likely to make them soggy.

Fruit Puff Desserts

Fill the Cream Puff shells with any kind of rich, thick preserves, and serve with whipped cream.

For Parties and Afternoon Teas

If you are fond of cooking and like to make things to eat which are attractive to the eye, get a rosette iron, then you can make rosettes and sell them at thirty-five cents a dozen. The following recipe will make four dozen:

1 cup sweet milk.	¼ teaspoonful salt.
1 cup pastry flour.	2 tablespoonfuls sugar.
2 eggs.	

Break the eggs directly into the milk. Sift the sugar, flour and salt and add this little by little to the milk mixture. Now put the whole batter through the flour sifter. This does away with all lumps and makes a perfectly smooth mass filled with air bubbles. A tablespoonful or two more milk may be added if too thick.

Put the lard over the fire to heat in a deep, not too large dish,— the top of the double boiler is suitable. Have the fat hotter than for doughnuts — for doughnuts it should just give off a blue haze; for rosettes it wants to be about two degrees hotter than that. Dip the iron into the hot lard and let it stay there until it is heated clear through. Now dip it into the batter, being careful not to let the batter come over the top of the iron, as that will prevent the rosettes slipping off.

Now dip the batter-covered rosettes quickly into the hot lard and out again. Only a few seconds are required to fry them. They are crisp and delicious and especially suitable for parties or afternoon teas. They are so different from the ordinary cakes and cookies that they sell readily, and they are so pretty that they add to the attractiveness of any table.

Hickory Nut Cakes

These are delicious little cakes, and are really quite economical.

1 egg.	1 cup sugar.
½ cup flour.	1 cup chopped hickory nut meats.

Drop on buttered tins a teaspoonful in a place, two inches apart, and bake until a delicate brown.

In making candy for sale, it is exceedingly important that a uniform product be produced. To have it boil too much or too little, or to try to market a stale product, is to kill trade. A thermometer to test temperatures, the right equipment in the way of kettles, pans, boxes, and paper, are necessary, and experience will count for much.

A Popular Confection

The following fondant is described as a "whirlwind." Sold by the box, you can get from 75 cents to $1.00 a box.

Mix two pounds of confectioners' sugar with half a cup of cold water and a pinch of cream of tartar. Let stand until the whole mass is soft and dissolved. Place over a hot fire and boil briskly until when dropped into cold water, it will form a soft ball.

Do not stir while cooking, but keep the crystals wiped from the edge of the boiling liquid. Use a damp cloth for this purpose. Pour out on a buttered platter and let cool five minutes. Beat with a spoon until cool and stiff enough to knead. Knead at least half an hour. Flavor. Color with delicate food tints. Add a few chopped nuts or chopped dates and figs. Divide into small bonbon sized pieces. Shape and set aside to harden.

Mexican Candy

2 cupfuls Cuban sugar.
1 cupful milk.
1 cupful granulated sugar.
1 tablespoonful butter.
1 tablespoonful laundry starch.
2 cupfuls chopped nuts.
1 teaspoonful vanilla.

Boil the sugar and milk until it will form a soft ball when dropped into water. To this syrup, add the starch dissolved in a little cold water. Stir gently to prevent lumping. When it wll form a hard ball, add the butter, vanilla, and nuts. Beat until nearly cold. Pour into a buttered, bright tin. Cut into squares when cold.

Marshmallow Recipe

4 cups by measure granulated sugar.
2 cups water (8 ounces each).

Boil together until the syrup threads. Soak one ten-cent box of unflavored gelatine in one cup of luke-warm water. The gelatine and water should soak at least half an hour. When the syrup is done, pour upon the gelatine and beat forty-five minutes. Flavor with vanilla and pour into a pan which has been sprinkled with powdered sugar. Let stand for a few hours. Cut in squares and roll in powdered sugar.

These are delicious and very wholesome and find a ready sale.

Rice Candy

Heat half a package of puffed rice until crisp. Make a taffy of 1 cup sugar, ½ cup water, 4 tablespoonfuls brown corn syrup, 1 tablespoonful molasses, 3 tablespoonfuls vinegar, and a pinch of salt.

Boil until it will roll into a soft ball when dropped into water. Stir in the rice and press into a pan. Cut or break in pieces. A large quantity can be made at small expense.

Molasses Kisses

3 cups dark brown sugar.
1 cup molasses.
1 tablespoonful butter.
1 tablespoonful vinegar.
1/3 cup boiling water.

Mix altogether and cook until when a little of the syrup is dropped in cold water, it will make quite a hard ball. Pour it on a greased platter, and when cold, pull with clean hands until light and glossy. Cut with scissors into small oblongs and wrap each in paraffine paper.

Raisin Fudge

2 cups granulated sugar.
1 cup milk.
Butter the size of an egg (4 ounces).

Add to this mixture, 3 tablespoonfuls of cocoa or 4 squares of grated chocolate. Just before taking from the fire, add two cups chopped raisins. Flavor with one teaspoonful of vanilla. Cook until it forms a soft ball in ice water. Pour into a buttered square tin, and when hard, cut in sections.

If more or less chocolate or cocoa are liked, make a note of exactly how much is used, so that this amount may be measured out every time. The tablespoonful of cocoa should be rounding but not heaping.

Fig Cream

3 cups sugar.
1 cup sweet cream.
½ cup corn syrup.
½ pound figs.
1 tablespoonful lemon juice.

Cook the sugar, cream and syrup to a soft ball by the ice water test. Cool the mixture, stir, and when it thickens, add the lemon juice and the figs cut fine. Pour into a deep tin and cut in squares or slices.

Chocolate Chips

These are delicious and nourishing, and the money can readily be doubled on them by selling at forty cents per pound.

1 cup molasses.
2/3 cup sugar.
1 tablespoonful butter.

Mix and boil until thick. Cool and pull with greased hands until thin, even pieces can be cut off. Allow to cool and dip in hot chocolate. Flavor with vanilla. Lay on wax paper to dry.

Home Made Fudge

Fudge made from the following recipe sold for sixty cents a pound at a church fair.

3 cups sugar.
6 teaspoonfuls cocoa.
1 cup milk.

Let boil so that when dropped in cold water a soft ball is formed. Take from the fire and let cool, after which add one teaspoonful of vanilla, half a pound package of cocoanut, and beat thoroughly. Pour into buttered tins and cut in squares.

Cream Peppermints

2 pounds sugar.
½ teaspoonful cream tartar.
1 1/8 cups water.
18 drops oil of peppermint.

Cook the sugar, water and cream of tartar until it comes to the boiling point. Boil twelve minutes. Take from the fire and beat until the mixture begins to thicken. Add the peppermint and continue beating until the mixture can be dropped from a spoon in a smooth, small, round cake.

If you wish to do so, the peppermint creams may be tinted delicate shades of pink, green, yellow, and lavender. In that case, take half the quantity mentioned for each batch and tint differently.

Southern Pralines

2 pounds white sugar.
1 pint maple syrup.
1 cup cream.
3 cups pecan nut meats.

Cook the sugar and syrup together until it will spin a thread. Add the cream and cook until a little of the syrup dropped into water will form a soft ball. Remove from the fire and beat briskly until the mass begins to thicken and become creamy. Add the nut meats and drop by spoonfuls on buttered paper. The pralines should flatten out slightly like cookies.

Crystal Popcorn

1 cupful sugar.
1 tablespoonful butter.
3 tablespoonfuls water.

Boil in a large kettle until a thick syrup is formed. Stir in a large panful of freshly popped corn and stir until all is covered. Remove from the fire and toss with a fork until cold.

Maple Popcorn

1 pint maple syrup.
½ pound sugar.
2 ounces nut oleo.
1 teaspoonful salt.
6 quarts freshly popped corn.

Bring the syrup, sugar and shortening to the boiling point. Watch closely, and as soon as a little of it will become brittle when dropped in cold water, add the salt, and if liked a half a teaspoonful of vanilla. Have the popcorn ready, having discarded any hard, unpopped kernels. Pour the hot mixture over the popcorn, tossing with a fork until it is well coated. Shape into balls with clean, buttered hands. Do not use any pressure, or the tender kernels of corn will be crushed.

Nut Taffy

Four pounds of sugar and one pint of water should be put over the fire and boiled until a little of the syrup will become brittle when dropped in cold water. Just before pouring it out, add 2 tablespoonfuls vinegar and a pound of any kind of shelled nut meats. Pour out into buttered pans and set in a cold place. Break into irregular pieces. Peanuts, walnuts, hickory, or butternuts may be used.

White Molasses Taffy

Two pounds granulated sugar, 1 quart New Orleans molasses. Boil together until a ball will be formed when a little is dropped into cold water. Now add 1 quart Porto Rico molasses and a half a cup of vinegar. Boil again until the same stage is reached. Pour into shallow pans until cool enough to handle. Then pull until white.

Butter Scotch

2 pounds light brown sugar.
½ cup butter.
½ teaspoonful cream tartar dissolved in a tablespoonful hot water.

Mix all the ingredients except the cream tartar. Boil until a few drops of the syrup will form a hard ball in cold water. Add the cream tartar at this stage, and a tablespoonful of lemon extract. Pour into a buttered pan, making one-half an inch deep. When partly cool, mark in squares.

Highland Butter Scotch

1 pound sugar.
½ cup New Orleans molasses.
1 cup butter.
3 tablespoonfuls vinegar.
2 tablespoonfuls boiling water.
½ teaspoonful cream tartar.

Boil the sugar, molasses, vinegar and butter together, adding the cream tartar which has been dissolved in the boiling water. Cook until a little of the mixture will become brittle when dropped into cold water. Add a tablespoonful of vanilla. Pour into a well-buttered pan and when it begins to set, mark in squares.

Fruit Creams

Break the white of one egg into a cup. Add an equal quantity of cold water. Stir the two together and empty into a bowl. Mix enough confectioners' sugar with this to make a dough stiff enough to mould. Flavor with pineapple extract. Mould with clean fingers and finish with a nut meat on top. In place of the water, use any fruit juice you wish, such as cherry, strawberry, pineapple, orange, lemon, or grape. Omit the flavoring and finish as before.

Turkish Fruit Paste

½ pint glass of currant jelly.
½ pint glass of strawberry jam.
4 tablespoonfuls powdered gelatine.
2/3 cup cold water.
Ground cocoanut.
1 cup hot water.

Put the powdered gelatine to soak in cold water. Let it remain an hour or more. Turn the jelly and jam into the top of a double boiler and melt over hot water. Pour one cup of boiling water on to the soaked gelatine. When thoroughly dissolved, stir into the jelly mixture. Cook for five minutes.

Dip a new agateware or aluminum pan in cold water. Drain. Pour in the mixture. Let stand in a cold place over night. Unmould on a bread board. Cut into cubes and roll each cube lightly in shredded cocoanut.

If wished, the same proportions may be used, using strained fruit juice and the cubes may be rolled in powdered sugar. In that case, the mixture must be sweetened to taste. A mixture of fruit juices may also be used, such as lemon, orange, cherry, strawberry and pineapple. If the juice is too concentrated, it may be diluted with an equal quantity of water. Thus a very pleasant paste is made by taking one cup and a half of orange juice, one-half cup lemon juice, a pint of water, and a cup and a half of sugar. After the dissolved gelatine is mixed in, a little green or yellow coloring matter may be added and the cube pastes rolled in confectioners' sugar

Maple Sugar Cookies

1 pint maple sugar broken into small pieces.
½ cupful boiling water.

Cook until the mixture will spin a thread. It will be well at first to cook over hot water. Have ready the stiffly beaten white of an egg. Pour the hot maple syrup into the egg white, beating steadily. Flavor with a teaspoonful of vanilla. Beat until the mixture begins to thicken and become creamy. Pour out in small cakes upon buttered paper. Sprinkle the top with chopped nut meats.

Fostoria Fruit Tablets for Constipation

These tablets are very popular with expectant mothers who so often suffer from a torpid condition. Twelve tablets can be sold for twenty-five cents, or the number can be increased to fifteen or even twenty and a profit made.

2 ounces of raisins.
2 ounces of figs.
2 ounces of prunes.
2 ounces of dates.
1 ounce of senna leaves.

Stone the dates and prunes, grind or chop the fruit and senna leaves together. Cover with molasses and simmer until soft and very thick. Be careful not to burn. Spread in a smooth cake in a greased tin and set aside to cool. Cut in squares. Wrap each one in wax paper and keep in a glass jar.

Fig and Nut Tarts

These are delicious and sell readily when placed on the market.

½ pound dried figs.
½ cup chopped English walnut meats.
1½ cups water.
1 teaspoonful lemon juice.
2 eggs.
3 tablespoonfuls sugar.

Wash and cut the figs into small pieces. Simmer in the water half an hour. Add one tablespoonful of sugar and cook five minutes longer. Remove from the fire and cool. Add the nut meats, lemon juice, and the well-beaten yolks of the eggs. Line tartlet tins with the rich pastry. Fill each one with the mixture. Bake in a hot oven until ready. Beat up the whites of the eggs until stiff. Beat the remainder of the sugar into this. Flavor with a few drops of vanilla. Put a little of this meringue on top and brown in the oven. Delicious and profitable.

Lemon Honey

Put one-half pound of sugar and three ounces of fresh butter into a saucepan and let them melt together. Stir in the grated rind of a large, fresh lemon, and the strained juice. Beat three eggs well. Pour into the mixture and cook slowly until clear and of the consistency of honey. Put up in glasses the same as jelly.

A good profit may be realized from this latter recipe, from those who like dainty and unusual things.

The field of food drinks or nourishing and wholesome beverages is occupied almost entirely by the professional manufacturer who advertises his products nationally. This means that there is an almost untilled field for the woman who has something unusual and delicious to offer to the people in her own community.

Any woman can build up a profitable business in her own home town, by manufacturing a temperance drink called Piquette. This drink has created a demand for fifty million pounds annually of American dried apples in France where the drink was invented. The French are exceedingly skillful in the blending of flavors and in devising delectable things to eat and drink, and Piquette is one of their triumphs. It is made as follows:

One pound of dried apples, one pound of raisins, and one gallon of water are allowed to stand three days until fermentation sets in. The mixture is then strained and bottled and is a most delightful and healthful drink. It is an excellent cider with the sweet, delicate flavor of the raisin, and is a pure fruit drink. It is sparkling and wins friends wherever tried. Strain the product through four or five thicknesses of cheesecloth to remove all particles of fruit, and to arrest fermentation. Piquette will keep indefinitely. It can be sold in pint, quart, or gallon lots, and the trade supplied weekly.

Blackberry Cordial

Most people are aware of the medicinal qualities of blackberry cordial, though few go to the trouble of making it for their own use.

A friend of the writer who excelled in the making of it, put up an extra quantity of it this year to sell among neighbors and friends. So great was the demand for it, that she is planning to go into business on a large scale, as she has found an excellent market for it through a wholesale druggist, several retail druggists, and her private customers.

Blackberry cordial is an excellent carminative, or a mixture which warms and regulates. It is used in small quantities by those suffering from dysentery.

The blackberries are first heated through with just enough water to keep them from burning, and the juice extracted by squeezing. One pound of sugar is added for each pint of juices, also one and a half tablespoonfuls of ground cinnamon, two teaspoonfuls of ground cloves, and three-fourths of a tablespoonful of ground mace. These ingredients are boiled together fifteen minutes, and then strained through three thicknesses of clean cheesecloth. To each pint is added a gill of French brandy. The price can be determined by the maker, according to the cost of making which varies each year.

Another recipe which has given satisfaction is prepared as follows:

Strained blackberry juice	4 pints
Coarsely powdered cinnamon	3 ounces
Coarsely powdered cloves	½ ounce
Coarsely powdered nutmegs	1 ounce
Granulated sugar syrup	4 pints
French brandy	1 pint.

Make the syrup by bringing one pound and a half of granulated sugar to the boiling point with two quarts of water. Boil ten minutes and cool.

Grape Juice

Select sound, ripe Concord grapes. Wash. Remove the fruit from the stems. Put into a kettle with enough water to cover the bottom of the container to a depth of half an inch. Crush with a potato masher slightly. Cook until the seeds leave the pulp. Strain through a fine sieve and set this juice aside. Put the skins and the pulp back into the kettle with water enough to cover. Boil until the skins begin to lose their color, for this is what gives richness to the juice. Strain as before, putting the two lots of juice together. Now put through two thicknesses of clean cheesecloth or a jelly bag. Put the juice on again to boil, using three-fourths of a pound of sugar to each quart of juice. Boil and skim.

Bottle and cork while hot. The bottles should be freshly sterilized. Boil the corks and dip the necks of the corked bottles into melted paraffine. Pint and quart cans may also be used. Label the bottles neatly.

Some prefer to use a pound of sugar to a quart of the juice. This makes a rich, heavy beverage. The grape juice can be diluted to taste with ice water.

A very pleasant drink is made by taking the juice of one lemon to each quart of diluted grape juice. The result is called grape lemonade.

Tea Punch

Take one heaping tablespoonful of mixed green and black tea, six whole cloves, three sticks of cinnamon, and a quart of boiling water. Steep the tea just enough to make a strong infusion. Cool. Add the strained juice of six lemons and one cupful of sugar which has been boiled for ten minutes with one cupful of water. When ready to serve, pour through a tea strainer into a cold glass, using a generous quantity of chipped ice. Hang a slice of lemon over the edge of each glass.

Fruit Punch

This recipe alone brought over fifty dollars to a woman who sold it to raise money for her club. The recipe was printed and enclosed in an envelope. Each envelope bore the condition that the formula was not to be given away or resold for a period of at least three years.

Grate the rind of one lemon and one orange, being careful not to get any of the bitter principal. Mix these gratings with one pound of granulated sugar and let stand for an hour that the sugar may extract the delicate oil of the grated peel. Now add one pint of boiling water and cook five minutes. To this add half of an eight-ounce tumbler of currant jelly. Cook until dissolved. Remove from the fire and cool. Have ready the strained juice of two lemons and one orange. Turn in a pint of grape juice and one quart of charged or carbonated water. (Plain soda water.) Serve in a punch bowl with cracked ice.

If wished, a couple of oranges may be cut into thin slivers, a small bottle of Maraschino cherries, some diced pineapple, or fresh strawberries added. In all, a pint of the mixed fruit will be sufficient.

Fruit Friend

The strained juice of four oranges and two lemons mixed with a solution made by taking one pint of strong, hot tea, in which one cupful of sugar has been dissolved. Add a pint of water and a pint of chipped assorted fresh fruits. Serve in small punch cups.

A Dandelion House

One woman has built up a business which has brought her an income sufficient to enable her to build a home for herself and to give her many additional comforts, by selling dandelion wine or cordial. This sells for thirty-five cents a quart, or three bottles for one dollar. The expense of making and the trouble are very slight.

Dandelion Wine

Gather the dandelion buds and half open blossoms in the early spring, clipping the stems about an inch and a half long. Reject leaves and roots. Wash thoroughly and prepare in a large container like a new dishpan. Cover with cold water. Bring to the boiling point. Grate in the rind of two lemons and two oranges, being careful not to get any of the bitter white portion. Steep for three hours, adding more hot water as it evaporates. Strain through two thicknesses of cheesecloth.

For each gallon of liquid, allow one pound of sugar (white or brown), four ounces strained honey, and the strained juice of three oranges and three lemons. For each gallon of the strained dandelion tea, also allow one moist compressed yeast cake, or two fluid ounces of lively fresh yeast. If the moist yeast cake is used, dissolve in luke-warm water and when the whole mixture is of the same temperature, add.

Pour into a stone crock and let stand in a warm place for nine days. Skim each morning. On the eighth day stir in the slightly beaten white of an egg to enmesh any impurities or to clarify. On the ninth day, strain and bottle in perfectly clean, freshly sterilized, snap top bottles.

Dandelion is the taraxacum of the druggist. He usually makes use of the root in different forms. Dandelion has well-known medicinal value, being a tonic, diuretic, and slightly aperient. It acts on the liver, increasing the secretion of bile, and is frequently used where calomel is not advisable.

Koumiss

In some parts of the country, koumiss is highly regarded as a health drink for delicate people, and few know how to prepare it. The original koumiss was made on the rocky steppes of Tartary and Russia from mare's milk. The drink is slightly fermented and must be stored in very stout bottles. Do not fill more than to within three or four inches of the top.

It is usually classified as "new," "medium," and "old." New koumiss is that which has not been prepared over three or four days, and so has little acid. The medium has been prepared six or seven days and is moderately acid. And the third or the old is decidedly sour.

The koumiss should be stored in a room having a temperature of from seventy to eighty degrees, and the bottles shaken once in five or six hours. When the proper degree of acidity has been reached, place in the ice box over night.

Dissolve four ounces of white sugar in a gallon of skimmed milk. Allow a compressed yeast cake or two ounces of liquid yeast to each quart. Cork and tie securely. Most people like it when it is about three days old.

A Living From Bouillons and Mince Pies

Few people would think of selling bouillon, for the long, slow cooking required to obtain the delicate flavor of the various ingredients is usually looked upon as troublesome by the average housewife.

One woman whom we know, reflected rightly that this process really was troublesome when used for a single family, but that if it could be done on a larger or wholesale basis, it could be taken care of as a matter of course, patrons secured, and a profitable business undertaken, for the simple reason that people would rather buy of her than go to the trouble of doing the work for themselves.

She also grasped a further important principle, and that is, that success in any line of business consists largely of using up all the by-products. After she made her bouillon, she would have large quantities of tender, wholesome meat left on her hands. Why not use this in some suitable way also, which would meet with ready market? The logical thing, to her way of thinking, was to make mince pies, in which she excelled.

Her plan was to buy large quantities of shanks, the lower parts of the legs of beef, and veal, and other rough pieces of inexpensive but good meat. This was washed until very clean, the bones cracked, and the meat trimmed into rather small portions. She allowed five pounds of beef, five pounds of veal, four pounds of marrow bone, one tablespoonful of peppercorns, two tablespoonfuls of salt, and one cup each of chopped carrot, turnip, onion, and celery, with six quarts of water.

The marrow was removed from the bones and part of the meat browned in this, to give richness, flavor, and the delicate brown tint desirable. The meat, bones, marrow, and water were now put over the fire and brought to the boiling point, any scum being removed. The large kettle was then pushed to the back of the stove where it was kept simmering just below the boiling point, for five or six hours. The seasoning and vegetables were now added, the kettle drawn forward, and the contents allowed to cook an hour and a half longer.

The broth was now drained off, strained through three layers of clean cheesecloth, and turned into a large jar to cool. The layer of fat forming on the surface was removed, and the delicious bouillon was now ready for sale. While the meat was being cooked, the kettle was closely covered so that the liquid was not reduced by evaporation. In fact, she added nearly as much water as boiled away, so as to have at least four quarts.

As she usually cooked several times this amount every other day, she had ample bouillon on hand every day which she sold at twenty cents a pint. Because of the strength and flavor of the product, a great deal of it was ordered by doctors and nurses for their patients. Mothers were glad to get this freshly made article for their children, and many housekeepers found it more economical than to do the work themselves.

The meat was taken out, put through the food chopper, and one-third of it fried slightly in butter substitute and well seasoned with salt and pepper. This step adds greatly to the richness of the mince meat. The meat was now weighed and set aside.

To each eight pounds of meat, she allowed three quarts dry measure of boiled rice, three quarts dry measure of tart, chopped apples (these she did not pare, but washed, cored, quartered, and chopped very fine), six pounds of sugar, one quart of molasses, one pint of cider, five pounds of seeded, chopped raisins, five pounds of currants, one-half pound finely cut citron, two tablespoonfuls each of cinnamon and mace, one tablespoonful of ground cloves, one tablespoonful of grated nutmeg, one tablespoonful of pepper, one tablespoonful of almond extract, the juice and grated rind of two lemons, the juice and grated rind of two oranges, one pint bouillon, and one pint of the fat removed from the top of the bouillon.

This was returned to the fire, heated gradually, stirred occasionally, and allowed to simmer slowly one and a half or two hours. This made a delicious filling and a large quantity of it.

This was sold in different forms,— by the pint, quart, or gallon, and in large pies and small ones. She was very careful in making a rich, flaky crust which she shortened with lard. This was used for the under crust. That portion used for the upper crust was rolled out, spread with a thin layer of butter, cut into three strips, one laid on top of the other, folded together, and rolled out swiftly and deftly. The top crusts were all prepared in this way, and people could not understand why her crusts were so uniformly flaky and tender.

The large pies would cut into six pieces of good size, and the little "pasties," as she called them, were individual pies baked in large tart tins. These used the corners and scraps of crust, and were in high favor with those having very small families, and for those putting up noon lunches for industrial workers and school children. One lunch place bought a large quantity of these "pasties" of her every day, and a woman specialist in automobile lunches also patronized her liberally.

By confining her efforts to the bouillon and pie, she was not overtaxed, could plan her work ahead, and arrange for such help as she needed from time to time.

Economical Mince Meat

5 pounds boiled lean beef.
15 pounds peeled, cored, chopped apples.
2½ pounds chopped suet.
5 pounds seeded raisins.
5 pounds washed currants.
2 pounds shredded, candied orange peel.
2 pounds shredded, candied citron.
5 pounds brown sugar.
6 lemons (use the grated rind and the juice).
1 quart boiled cider.
1 quart molasses.
2 quarts cider.
1 rounding tablespoonful each of nutmeg, cinnamon, and ginger (if liked).
1 rounding teaspoonful each of cloves and allspice.
2 tablespoonfuls salt.

Pies for Profit

One plucky young women declares that when it became necessary for her to earn some money to help out with the current expenses, that she was much discouraged, feeling that she had no special talent for anything. Then she remembered that she had always excelled making pies which everyone praised as "the best ever!"

Pies it should be, and so she selected a few upon which to experiment, remembering that the ordinary individual likes good, old-fashioned pies rather than fancy ones, if they measure up to the mark. So she began to make apple, peach, cherry, mince, blueberry, and other pies in season, and to specialize in "soft pies," such as custard, cream, chocolate, orange, cocoanut, and lemon. By this means, she always had an assortment to offer all the year around. To quote her own words, she says:

"Every time that I would get unusually discouraged, I would just grit my teeth and go on with greater determination than ever, and now I am happy to say that I have succeeded. The growth of my business has been slow, but it has been steady and in another year, I shall have all the payments made on my home and then things will be easier for me."

Raisin Pie

Soak two cups of seeded raisins in warm water for a couple of hours. Put over the fire with two-thirds of a cup of brown sugar. When hot, thicken with a level tablespoonfull of cornstartch, and a piece of butter the size of a walnut. Season with a dust of cinnamon, allspice, and ginger. Bake between two crusts.

Apple Raisin Pie

Use a cup and a half of raisins and a cup and a half of chopped apples. Prepare as above. Do not use the spices. Season with a teaspoonful of ground cinnamon.

Filled Fruit Pies

Half a pound of ground tapioca.
2 quarts and a half water.
1½ pounds sugar.
1 teaspoonful salt.

Soak the tapioca in the water over night. Put over the fire with the sugar and salt. Stir until clear and well cooked. Use this thickener with juicy pies instead of cornstartch, when preparing peach, cherry, or apple pies. It gives a rich consistency to the juice and is inexpensive. Half the quantity may be prepared.

Butter Scotch Pie

2/3 cups light brown sugar.
1½ rounding tablespoonfuls flour.
1 cup water.
The yolks of 2 eggs.
A little salt.
1 teaspoonful vanilla.

Make a custard of these ingredients and cook until all raw taste disappears. Have ready a pie shell. Fill with the custard. Cover with the whites of the eggs stiffly beaten, and flavor with a couple of drops of lemon juice. Brown and serve very cold.

Pineapple Pie

1 pint can grated pineapple.
1 cup water.
1 rounding tablespoonful flour.
2/3 cup of sugar.

Make a custard of these ingredients. Pour into an unbaked under crust. Finish with a topping of whipped cream which has been sweetened with confectioners' sugar and a little vanilla. Do not put the cream on top until the pie is cold.

If preferred, a meringue may be made out of two egg whites and a richer filling made by taking half the quantity of the flour and the egg yolks.

Cream Pie

2/3 cups sugar.
3 cups sweet milk.
Yolks of 2 eggs.
1 heaping tablespoonful corn starch.
1 teaspoonful vanilla.
A little salt.
A rounding teaspoonful butter.

Make a custard, cooking at least twenty minutes. Partly cool and flavor with the vanilla. Pour into a baked pie shell and finish with this meringue:

Beat the egg whites until so stiff that the bowl can be turned upside down. Fold in two level tablespoonfuls powdered sugar before the whipping is completed. Spread, leaving the surface somewhat irregular. Brown in a slow oven.

Two Suggestions

For soft pies, bake the crust on the outside of a perfectly clean tin. Press into place letting it come out evenly and smoothly about the edges. Prick with a fork. Set the pie tin upside down so as not to mar the pie crust, on an empty baking powder can. Watch so that it will not be over-baked.

If you would prevent shrinking from the sides of the pan, always let your under crust stand fifteen or twenty minutes on the ice just after being prepared for the oven. This results in a larger pie and a more satisfactory one.

CHAPTER XIV

Profits From Breads

BREAD is one of the most important articles of food in the human diet, and its use dates back to the history of the earliest people of whom we have any record. A perfect loaf of home-made bread is not made as often as it should be, and so the woman who can produce it always has a market for all she can make. Bread is one of the few foods which appears on the table three times a day, and as most people enjoy a change and variety, and as it is really necessary to avoid monotony in the diet, there is a ready market for breads of different kinds.

In order to make good bread, a high grade of flour is necessary. Bread flour is nearly always used when the recipe calls for yeast. Bread flour is rich in gluten. When dry, it has a granular feeling. If you take a handful of it and close the hand and open it, the flour will still be a fluffy mass. Pastry flour is smooth and powdery to the touch, and if you close your hand upon a handful of it tightly, the pressure will partly shape it.

In bread making, measure the flour before sifting. The yeast should be fresh and good, for it is due to its fermentation under the influence of moisture, warmth, and air, that the rising process takes place.

If bread dough is allowed to rise too long, the bread will be full of holes and tasteless. If it is not allowed to rise long enough, or the yeast is poor or is killed by too much heat, the bread will be heavy, sour, and difficult to digest.

Bread must be thoroughly kneaded either by hand or a bread mixer. An experienced bread maker can tell when the bread is smooth and shiny on the surface and elastic to the touch. Good bread is often spoiled in the baking. Do not have too hot an oven. Yeast bread should continue to rise for fifteen minutes after it is placed in the oven chamber. The heat should not be enough to form a crust, as this will prevent further rising. It should then begin to brown and continue browning slowly for the next twenty minutes.

The last fifteen minutes, the heat should be reduced, and the baking process finished. If you want a soft crust, take the loaf from the oven ten minutes before it is done and rub over the surface with a clean buttered cloth. When the bread is done, it will not cling to the pan.

Biscuits require more heat than loaves, and bake more quickly. As a rule, they should rise the first five minutes, and brown for eight or ten minutes, and then finish baking according to size, in reduced heat.

The woman who can make a fine grade of bread has reason to be proud of her accomplishment, for it *is* as much of an accomplishment as to play the violin or to paint an artistic canvas.

A widow woman who has always been noted for her delicious breads, found this to be true since the war broke out. Two of her boys went to serve with the colors, and their financial aid was greatly missed. There were younger children and a good deal of washing, which the mother found herself unable to do as in the old days.

After an investigation, she purchased an electric washing machine agreeing to pay for it on the installment plan. Then without leaving her home, she secured by telephone a list of customers for home-made bread and rolls, for she determined to pay for her machine in this manner.

As her kitchen range was of regular size, she decided to supply a certain portion of this list on Monday and Friday p. m., the others taking their turn on Tuesday, Thursday, Wednesday, and Saturday. To be sure some people only wished the rolls once a week, and some two or three times. But by making her schedule, she was able to furnish her own family with wholesome bread out of her profits also. In a surprisingly short time, her washer was paid for, and since that she has gone on making bread and rolls, and giving her family many comforts and advantages they would not have had otherwise.

Her two half-grown boys deliver the goods between 5:30 and 6 p. m. For this service she pays them a small sum which keeps them interested, and furnishes them with pocket money.

A mother with four children whom the writer knows, sold enough baked goods, which she prepared in the mornings, to make profit enough to feed her own little family, and to give her two little daughters a musical education. She specialized in rolls, nut-bread, steamed brown bread, graham and oatmeal bread. She did not attempt anything fancy, but everything she sent out was so fresh and good, that her customers, like Oliver Twist, continually cried for more.

Bread for Particular Customers

Boil and mash fine one potato. Add one large tablespoonful of lard and one level teaspoonful of salt. Stir all this into one quart of hot water, and put through a wire strainer, letting drip into an earthen bowl. Rub the mashed potato carefully through with a spoon. Dissolve one compressed yeast cake in three tablespoonfuls of luke-warm water.

When the ingredients in the bowl are luke warm, also stir in the dissolved yeast. Have three quarts of flour ready sifted and measured. Turn in half of the flour at once, beating thoroughly, then add the remainder of the flour, still beating, and mix until the dough is stiff enough to be kneaded on the bread board. Use only a light dusting of flour until the dough is smooth, shiny, or elastic. Place in a warm, well-greased bowl to rise. In about three hours it will be ready to turn in a spongy mass on the breadboard, ready to be divided into loaves. Shape to fit well-greased tins, only half filling them. Keep the loaves barely warm until they double their bulk, then bake from thirty to forty minutes, depending on the size of the loaf.

Remember, that to increase the quantity exactly the same proportions must be used. That is, three measures of flour to one of liquid.

Compressed yeast is sensitive to the heat. The flavor of the bread will be impaired if the dough is kept too warm while rising. Six hours is all the time required for this bread from the begnning until it is ready for the table; five hours is sufficient if a bread mixer is used. Three minutes kneading in the mixer is all the actual kneading that is required.

Superior rolls are made by using the dough after the first rising, merely marking them into shape and letting them rise half an hour.

Date Muffins

½ pound dates.
¼ cup butter.
1 egg.
1 cup milk.
1 pint flour.
3 level teaspoonfuls baking powder.

Cream the butter, add the well-beaten egg and beat in the chopped dates gradually. Sift the baking powder with the flour and add alternately a little milk and a little flour. Beat thoroughly and bake twenty minutes.

Salt Rising Bread Easily Made

In every community there are those who will pay an extra price for first-class, old-fashioned, salt rising bread. Children especially are fond of it in bread and milk. It is easily made from spring wheat flour, when one bears in mind the fact that it must be kept several degrees warmer than wheat bread.

Thoroughly scald a bowl and spoon with a good sized pinch of saleratus in the water. While the bowl is hot, put in three tablespoonfuls of fresh corn meal, one-fourth teaspoonful of saleratus (soda), one-half teaspoonful salt. Pour on boiling water to cover, and stir until smooth. Prepare this at noon. Keep warm until the next morning when it will be light.

To three pints of hot milk, add just enough cold water to cool it sufficiently, not to scald the flour which has been heating in the warming oven. Add the milk and a little salt to the sponge, and sufficient flour to stir very smooth. Set to rise, and when light, mix and form into loaves. Or it may be set to rise a second time if preferred. Bake three-quarters of an hour in a rather hot oven.

A tablespoonful of lard may be added to the wetting if desired.

One satisfactory way to keep the sponge just warm enough, is to put the bowl in a basket and hang it over a warm air register, or sufficiently above a lighted lamp that there is no danger of fire.

Graham Nut Bread

4 cups graham flour.
2½ cups wheat flour.
1 cup brown sugar.
2 eggs.
½ cup raisins.
1 teaspoonful salt.
2 level teaspoonfuls soda.
3 cups sour milk.
½ cup walnuts.

Bake slowly one hour. This amount should make four loaves, each of which would sell for 20 cents.

Jelly Bread Rolls

Jelly bread rolls may be made and sold on Saturday mornings to regular customers.

Make a rich yeast dough with a little more shortening in it than for regular loaf bread. Roll out one-fourth of an inch thick. Cut into small squares. Put a tablespoonful of jelly on one corner of each square. Roll into shape like a horseshoe.

After they are light, the rolls are baked in a hot oven, having first been glazed with a mixture made of one lightly beaten egg white, one tablespoonful of confectioners' sugar, and two tablespoonfuls of cold water.

These rolls are new and have ready sale.

Unusual Health Bread

Many women who are desirous of keeping their children in the best of health, see to it that something in the way of a special laxative food is given once a week,— preferably Friday night for school children. This Health Bread is very good for children, and the castor oil in it cannot be detected.

1 cup molasses.
1 cup sweet milk.
½ cup granulated sugar.
½ cup castor oil.
1 cup chopped raisins.
2 teaspoonfuls ginger.
1 teaspoonful soda.
White and graham flour in equal parts.

Sift the soda with one cup of white flour. Add an equal quantity of graham flour. Mix the first ingredients and beat in the flour gradually, adding as much more graham and white flour in equal quantities as is necessary to make a fairly stiff batter. Pour into greased tins and bake in a moderate oven. If preferred, half white and half whole wheat flour may be used.

German Caraway Bread

Those who are fond of caraway seeds, will enjoy German Caraway Bread.

2 tablespoonfuls sugar.
2 tablespoonfuls shortening.
1 teaspoonful salt.
2 tablespoonfuls caraway seeds.
2 cups scalded milk.
1 yeast cake.
½ cupful luke-warm water.
6 cupfuls rye flour.

Scald the sugar, butter, milk and salt together. Set aside until luke warm. Add the dissolved yeast cake, the caraway seed, and the flour. Turn out on a floured board and knead well, mixing in one and a half cupfuls whole wheat flour. Return to a greased bowl. Cover. Let rise until the mixture has doubled its bulk. When light, shape into loaves and put in bread tins that have been well buttered. When light, bake in a hot oven for one hour.

If preferred, the caraway seed may be omitted, and a half cup of washed currants used in their place.

Nut Bread

1 egg slightly beaten.
1 cup sugar.
1½ cups sweet milk.
4 cups flour.
1 teaspoonful salt.
4 teaspoonfuls baking powder.
1 cup chopped nut meats.

Beat the eggs slightly, add the sugar, the milk, the flour, salt, and baking powder sifted together, and lastly the nut meats. Let stand in a greased pan for twelve minutes. Bake in a fairly hot oven one hour or more. This amount should make two loaves, each of which should sell for 25 cents.

Sells Rolls

Home-made Parker House Rolls sell readily to individual customers, and many stores are glad to get them as a special attraction.

3 cups scalded milk.
4 tablespoonfuls shortening.
3 tablespoonfuls sugar.
¼ cup luke-warm water.
1 teaspoonful salt.
8 cups sifted flour.
1 yeast cake.

Dissolve the yeast cake in the luke-warm water. Pour the scalded milk over the salt, sugar and butter. When luke warm, beat in four cups of flour and the dissolved yeast cake. Cover closely and let rise in a warm place. When light, add flour enough to knead. Cover and let rise until light. Roll out to one-half inch thick. Shape with a biscuit cutter. Brush into shape with melted butter. Crease through the center. Fold over and press the edges down. Place in a greased pan one inch apart and let rise until light. Bake in a brisk oven fifteen minutes.

Bread for Dyspeptics

One woman makes good money preparing nourishing and delicious things for the sick. One stand-by on her list is bread for dyspeptics.

1 cup white flour.
1 cup graham flour.
2 cups barley meal.
1 teaspoonful salt.
2 teaspoonfuls baking powder.
2 cups milk.

Sift the dry ingredients altogether. Make a rather stiff dough by adding the milk. Bake in deep pans in a medium oven for about three-quarters of an hour, covering with buttered paper for the first twenty minutes.

Old English Bun

1 cup granulated sugar.
1 cup butter.
3 eggs.
1 pint milk.
1 yeast cake.
1/3 cup luke-warm water.
Flour.

Scald the milk and set it aside to become luke warm. Dissolve the yeast cake in the water. Add flour enough to the luke warm milk to make a stiff batter, and add the dissolved yeast cake. Beat for five minutes. Set away in a warm place over night. In the morning, knead for five minutes, using enough more flour to make a very soft dough, but no more than this. Turn into a buttered bowl; rub over the top with melted butter. Let rise again.

When double in bulk, cut into balls like tea biscuits. Rub each bun with a little butter, and make a cross on top with a knife. Let rise in pans two and a half hours, then bake forty minutes.

Raisins or currants may be added when desired, the receipt doubled, or a cross of confectioners' sugar moistened with milk put on the top for Hot Cross Buns.

Health Gems

1 cup flour.
¾ teaspoonful salt.
1 teaspoonful baking powder.
1 pint course bran.
6 tablespoonfuls molasses or 2/3 of a cup.
1 cup milk (sweet or sour).

Sift the baking powder, salt and white flour together. Stir in the bran. Mix the molasses with the milk and blend the two mixtures. Bake in a moderate oven for about twenty minutes.

These gems have been known to cure extremely aggravated cases of chronic constipation of years' standing.

If preferred, a tablespoonful of melted shortening may be added and a thoroughly beaten egg, but the gems are very good without, and most economical to make. The rule makes just a dozen.

A woman with a small family having a neighbor near her living alone, or another small family, could divide this rule, or make a double lot of gems while the oven was hot. It is much better to regulate the system with food than with medicine.

Quick White Bread

2 quarts of flour.
1 level mixing spoon of lard.
1 level mixing spoon of sugar.
½ level mixing spoon of salt.
1 yeast cake dissolved in a little luke warm water (or Fleischman's Compressed yeast cake).
2 cups scalded milk — allow to cool until luke warm.
2 cups water.

Mix in order given and add liquid gradually. (Mix early in the morning and it is ready to bake about noon.)

Cover it with a greased tin and allow to rise about as large again, then cut through and through with a case knife, then allow to rise again. Knead it very little, just enough to shape it into loaves. This makes two good sized loaves; or one smaller one and biscuit, and a large one.

Rolled Oats Bread

1 cup rolled oats.
½ cup molasses.
½ cup sugar.
2 cups boiling water.
½ tablespoonful salt.
1 tablespoonful butter or dripping.

Mix and let stand an hour or a little less. Add one-half yeast cake dissolved in one-half cup of luke warm water and four and one-half cups of flour. Beat thoroughly, turn into buttered pans, allow to rise — not too high — and bake. This requires no kneading and is a very satisfactory bread for little trouble, also more nourishing than bread from white flour.

Flynn Gems

Health bran, 6 tablespoonfuls.
Flour, 1 tablespoonful.
Butter size of walnut.
Baking powder, 1 teaspoonful.
Pinch of salt.
One egg.
Milk enough to moisten.

Bake in gem pans.

Delicious Raisin Bread

1 quart of thick sour milk.
2 eggs.
1½ teaspoonfuls salt.
5 cups graham flour.
1 cup chopped raisins.
2 cups brown sugar.
2 level teaspoonfuls soda
3 heaping teaspoonfuls baking powder.
3 cups white flour.

Sift the white flour, salt and baking powder together twice. Mix with the graham flour. Beat the eggs without separating. Dissolve the soda in a tablespoonful of hot water, add to the sour milk. Stir the well-beaten eggs into this. Combine milk, eggs, and sugar with the flour mixture. Beat until thoroughly blended. Stir in the chopped raisins. Put into four greased bread pans. Bake in a slow oven for one hour.

Feather Biscuit

Heat one pint of milk and one heaping tablespoonful of lard to the boiling point. Add two teaspoonfuls of salt, and one tablespoonful of sugar. Set aside until luke warm. Now, add one whole moist compressed yeast cake which has been dissolved in a little luke warm water. Mix *very soft* with bread flour. Cover tightly and keep in a warm place three or four hours. Take out on a moulding board and roll one-half inch thick. Do not knead. Brush all over with melted butter, cut, fold, let rise a few minutes. Bake one-half hour.

Steamed Brown Bread

1 egg.	1 cup thick sour milk.
¾ cup molasses.	1 cup whole wheat flour.
1 cup graham.	1 teaspoonful soda.
½ teaspoonful salt.	½ cup raisins.

Steam three hours. This makes three good-sized loaves. Save baking powder tins for these. Dry in the oven.

Delicious Corn Bread

2 quarts yeast bread sponge.	1 rounding teaspoonful salt.
1 pint New Orleans molasses.	1 quart cornmeal mush.
	1 cup shortening.

Take a quart and a cup of boiling hot water. Add the salt and enough corn meal sifted in slowly, to make a thick gruel. Cook half an hour or until the mixture has become a thick mush. It will now be reduced to one quart. Add the shortening and the molasses. Beat smooth. Set aside until luke warm clear through. Have ready the bread sponge mixed together and set aside in a greased bowl to rise. When it is light and fluffy, pour into greased pans and let stand twenty to thirty minutes, or until it has risen nearly to the top of the tins, in a warm place. Bake thirty-five minutes in a brisk oven.

This amount should make nine or ten medium sized loaves of creamy corn bread of fine texture.

Breakfast Muffins

1 quart of sifted flour.
2 eggs.
3 cups of luke warm milk.
3 teaspoonfuls of baking powder.
1 teaspoonful of salt.
2 tablespoonfuls melted fat.
½ cup sugar.

Sift flour, baking powder and salt together twice. Beat the eggs with an egg beater without separating. Stir in the milk, shortening and sugar. Gradually add the flour. Beat thoroughly, and bake in greased patty pans or muffin tins. Eat while puffy and hot.

Baking Powder Bircuit

1 quart of pastry flour.
8 level teaspoonfuls baking powder.
1 teaspoonful salt.
1½ cup milk, or milk and water in equal parts.
5 level tablespoonfuls butter, or butter substitute.

Sift the flour, salt and baking powder three times. Rub the butter in lightly with the tips of the fingers until the mixture is mealy. Add the milk gradually, mixing with a fork and not handling more than necessary. A little more liquid may be needed as some flour absorbs more moisture than others. Roll the dough to a thickness of one-half an inch. Cut with a biscuit cutter. Brush over the surface with milk and water mixed in equal parts. Bake in a hot oven.

Boston Brown Bread

½ cup whole wheat flour.
1 cup graham flour.
1 cup corn meal.
½ cup white flour, or
½ cup rye flour.
¾ cup molasses.
3 level teaspoonfuls soda.
1 teaspoonful salt.
2 cups sour milk.
1 cup seeded raisins.

Mix and sift the dry ingredients. Dissolve the soda in a little hot water, add to the sour milk and molasses. Blend the two mixtures. Put into well-greased molds and steam three hours.

Pilgrim Bread

3 cups graham flour.
2 cups Indian meal.
1 cup molasses.
1 teaspoonful soda.
1 teaspoonful salt.
3 1/3 cups milk.
1 tablespoonful melted shortening.

Mix, and steam three and one-half hours.

Whole Wheat Bread

1 pint scalded milk.
1/3 cup New Orleans molasses.
¼ cup luke warm water.
1 teaspoonful salt.
1 tablespoonful shortening.
1 yeast cake.
5 level cups of entire wheat flour.

Scald the milk and allow to cool until luke warm. Add the molasses, the salt, and the melted shortening. Dissolve the yeast cake in the luke warm water, and add. Beat in the flour and continue beating until smooth. Turn into well-greased bread pans, filling half full, let rise until the pans are not quite full. Bake.

Entire Wheat Bread No. 2

2 cups scalded milk.
1 tablespoonful molasses.
1 tablespoonful white sugar.
3½ cups entire wheat flour.
1 yeast cake.
½ cup luke warm water.
1 tablespoonful shortening.
2¾ cups white bread flour.
1 teaspoonful salt.

Knead the dough slightly. If skillfully handled, it will not stick. Let rise. When it is nearly double in bulk, shape in loaves and biscuit, using as little white flour as possible to handle.

Nut Bread Recipes

Nut bread is always popular if it is good, but surprisingly few people know how to make it and make it well. A very little experience will enable one to master the art of having even, attractive loaves, and these will readily sell for 25 cents each.

White Flour Nut Bread

2 cups milk.
2 cups water.
2 tablespoonfuls brown sugar.
1 teaspoonful salt.
1 tablespoonful lard.
4 cups white flour.
1 yeast cake.
½ cup tepid water.
1 cup coarsely chopped nut meats.
5 cups whole wheat flour.

Scald the milk, add the sugar, salt and lard. Stir until lard and sugar are melted. Add the two cups of cold water. Let the mixture stand until it is just at blood heat. Sift in four cups of white flour. In the meantime, the yeast cake has been dissolving in a half a cup of tepid water. Add this and beat for ten minutes until smooth. Cover. Set in a warm place and let rise until light. Now add one cup of coarsely chopped nut meats and five cups of whole wheat flour. This will make a sticky dough. Put into a buttered bowl and let stand until light. Turn out on a bread board and with very little flour, mold into very soft loaves. Place in greased pans having each half full. Let stand until the pans are full. Bake in a moderate oven one hour.

Graham Nut Bread

1 quart graham flour.
1 teaspoonful salt.
1 yeast cake.
1 cupful brown sugar.
1 even teaspoonful soda.
1 tablespoonful hot water.
1 cupful chopped nut meats.

Dissolve the yeast cake in a little luke-warm water. Make a batter about as thick as for pancakes of the graham flour, the salt, and the dissolved yeast. Let stand until light. Add one cupful brown sugar, the soda dissolved in the hot water, and the chopped nut meats. Add sifted white flour enough to make a soft dough, just stiff enough to handle without sticking to the bread board. Grease the inside of a large bowl, let rise, and when light, shape into loaves. Let rise again, and bake.

Bran Bread

Physicians generally recommend bran bread and coarse breads for patients troubled with constipation.

One woman has had such success with her bran bread that she has customers to which she furnishes it regularly, twice and three times a week. She keeps busy most of the time filling her orders. Here is the recipe:

2½ cups bran.
2½ cups white flour.
2 tablespoonfuls molasses.
1 yeast cake.
1 teaspoonful salt.

Dissolve the yeast cake in a little warm water, and mix with the sifted flour, bran, molasses, and salt. Add enough warm water to make a thick batter. Beat until thoroughly blended. Let stand to rise until it doubles its bulk. Make into loaves, using a little white flour, and bake in a moderate oven one and a half hours, or steam for three hours. The dough should be very soft.

Graham Bread

1 quart warm water.
1 cup sugar.
1 yeast cake.
½ cup luke warm water.
White flour.
1 tablespoonful melted lard.

Dissolve the yeast cake. Make a batter of the warm water, sugar, dissolved yeast cake, and sufficient white flour. Set at night. In the morning add the salt, the melted lard, and stir in enough graham flour till the mixture will leave the spoon when you turn it quickly upside down. Let rise until it doubles in bulk. Then without stirring, pour into greased tins. Have the tins half full. Let rise nearly to the top. Bake one hour.

Use round cans such as tomato cans for these loaves, as they make an attractive shape. These loaves sell for 20 cents each.

Bran Biscuit

2 cups bran.
1 cup white flour.
1 teaspoonful soda.
1½ cups sour milk.
¼ cup shortening.
3 tablespoonfuls molasses.

Blend the dry ingredients with the shortening. Add the milk and the molasses, and bake in gem tins in a moderate oven.

Sells as Fast as Made

One woman bakes rusks for her neighbors. This is the recipe:

1 cup soft butter.
¾ cup granulated sugar.
¾ cup brown sugar.
1 teaspoonful cinnamon.
½ teaspoonful soda.
1 cup chopped walnuts.
1 cup seeded raisins.
3 eggs beaten slightly.
1 teaspoonful baking pow-
2½ cups white flour, or enough to make quite thick.

Roll out, cut and bake.

Health Bread

The one who contributes this rule for Health Bread declares that it will save hundreds of dollars of doctor's bills, as it has a marvelous effect upon long-standing cases of stomach and liver trouble. Its continued use is most beneficial in cases of constipation, and it has meant health to many who have eaten it. Once this Health Bread is used, its friends will advertise it.

1 quart bran.
1 pint common white flour.
1 pint sour milk.
½ cupful New Orleans molasses.
1 teaspoonful soda.
½ cup chopped nuts.
½ cup chopped raisins.

CHAPTER XV

Money From Your Kitchen

NEARLY every woman who does her own work, or even if she has help, has of necessity to be in her kitchen more or less. This should be the pleasantest room in the house and the easiest to take case of, for if there is anything discouraging, it is to undertake work in a kitchen which it cluttered and crowded.

One woman who had always disliked kitchen work very much, because as she said, there was such an endless number of things to handle over, took a day off and weeded out the articles which she seldom used. She found that her kitchen shelves were roomier and her work was greatly simplified.

Oftentimes if the kitchen is pleasant and orderly, the housewife has time to sit down for a little rest while her cake is baking, or some article on the top of the stove finishes cooking. By a little forethought, this spare time can be used to good advantage and turned into cash — a delightful possibility. Or, when something is being prepared for the family, a double quantity can be made and a market found for the extra supplies with some neighbor who is dependent upon bakery foods, or who is hurried and is delighted to have something to eat from someone else's kitchen.

One woman who had quite a supply of cabbages on hand from her garden, found that these would bring but a small sum in the fall, and so she determined to manufacture a product for which there would be more demand. She used a tested rule for a favorite relish and had no difficulty in disposing of all her surplus to private customers, a boarding-house, and a grocer who was glad to sell this popular delicacy.

She secured customers by taking a sample pint can in her silk shopping bag, together with a spoon, a little dish, and a clean napkin. This outfit enabled her to dip out some of the

Pepper Hash and let the prospect sample it. It only took an instant to rinse and wipe the spoon, and it was ready for the next one. Sometimes she made a point of leaving enough for a meal, and then she usually carried a quart can, so as to have enough with her.

She gave the prices on pints, quarts, and gallons, and stressed the fact that the Pepper Hash would keep in unsealed jars or crocks all winter. Those furnishing their own containers, and bringing them to her house, were allowed a little better price in consequence.

Any woman with a little spare time, could do exactly as our friend did,— namely, to get many times for her cabbage supply what she would have done by selling the vegetable in its natural form. One advantage of this rule, is that it requires neither cooking nor sealing. It is wise to make just once the rule and then to taste it and test it to find whether it suits your own taste or not. If you decide to vary the recipe by adding a little more sugar or anything else, be exact as to measurements, and make a note of this variation upon the written recipe. Then in future use the corrected formula every time, for when one sells a product of any kind, it should be uniform lest customers be disappointed.

Pepper Hash

1 large head of cabbage.
18 sweet green peppers.
8 large onions.
½ cup mustard seed.
1 tablespoonful celery seed.
1½ pounds sugar.
Vinegar.
½ cup salt.

Chop or grind the cabbage, the peppers and onions. Do not reject the seeds of the peppers. Mix half a cup of salt thoroughly through the ground mass. Let stand over night. In the morning, drain, add the mustard and celery seed and the sugar, and cover with vinegar. Press down tightly.

A Ready-Selling Novelty

This novelty has found a ready sale wherever offered, and is very attractive in appearance.

Carrot Conserve

Wash and scrape half a dozen firm, highly-colored carrots. Put them through the food chopper, cutting into pieces about the size of peas. Boil for thirty minutes in clear, slightly salted water; drain, and measure the amount of cooked carrot you have. To each pint, allow one cup of white sugar and one cup of light brown sugar, the juice and half the grated rind of a lemon or sour orange. Return to the fire. Cook very slowly until clear, adding a little water if necessary. Cook until thick. Put into hot, clean jelly tumblers and cover with paraffine.

Red Tomato Relish

Red Tomato Relish sold readily at a Woman's Exchange where it was offered, and the young lady who made it at her own home at her own convenience, had quite an income from her effort.

Select one peck of fine, red tomatoes. Peel and chop fine. Hang in a cheesecloth bag over night, to permit the watery juice to drip. In the morning, add two cups of chopped celery, two onions chopped fine, two pounds of sugar, half a cup of salt, two ounces of white mustard seed, three cups of vinegar, two red peppers chopped fine. Mix well. This will make five or six quarts. Charge 35c a quart.

Chili Sauce

30 ripe tomatoes.
8 green peppers.
10 onions.
4 tablespoonfuls of salt.
½ pound granulated sugar.
1½ pints vinegar.
2 teaspoonfuls cloves.
2 teaspoonfuls cinnamon.
2 teaspoonfuls allspice.
2 teaspoonfuls nutmeg.

Chop the tomatoes, peppers, and onions. Mix with the other ingredients. Boil slowly for two hours. Bottle and seal.

This will bring forty cents a pint readily.

Sweet Pickled Beets

One day when a thrifty customer was buying some sweet pickles at her favorite grocery, she noticed that the pickles were lifted in a perforated spoon to let the sweet, highly-flavored vinegar drain back into the keg. Like a flash, the idea came over her, " I wonder what becomes of that vinegar when the pickles are all sold out? "

Without delay she proceeded to investigate and found that this was either thrown away or given away. To be sure that she had it, she offered a small price for it, which of course, was clear gain to the grocer, and induced him to save all his pickle vinegar for her.

When she gets this vinegar home, she strains it through cheesecloth, puts it on the stove, and brings it to the boiling point. She selects small beets of good flavor and uniform size, which she cooks without removing the stem or roots, as she does not want the beets to bleed. As soon as they are tender, she drops them into cold water and removes the skins. These tiny beets which cook very quickly, are packed into jars and the hot vinegar poured over them. The jars are filled to overflowing and sealed at once.

People who have never cared for beets, find these delicious. The explanation is that the large pickle manufacturers spare neither expense nor pains in procuring vinegar and supplies of first grade. Many times the vinegars are manufactured by them especially, and the supplies sought from the choicest of the world's markets.

Mustard Pickles

1 quart small whole cucumbers.
1 quart large sliced cucumbers.
1 quart green sliced tomatoes.
1 quart small onions.
1 cauliflower divided into flowerets.
4 green peppers cut fine.

Make a brine of 4 quarts of water and 1 pint of salt. Pour over the mixture of vegetables and let stand 24 hours. Heat enough to scald it and drain in colander. Mix one cup of flour, 6 tablespoonfuls ground mustard, 1 tablespoonful tumeric powder with just enough vinegar to make a smooth paste. Then add 1 cup sugar and enough vinegar to make 2 quarts. Boil this mixture until it thickens and is smooth, stirring all the time. Add vegetables and cook until well heated through.

Popular Piccalilli

1 peck green tomatoes chopped fine and drained.
4 bell peppers.
4 onions, chopped fine.
2 tablespoonfuls whole cloves.
4 teacups of sugar.
2 tablespoonfuls allspice.
4 tablespoonfuls white mustard seed.
1 tablespoonful ground mustard.
½ teacup of salt.

Cover with cold vinegar and boil 20 minutes.

Gooseberry Catsup

This delicious food item is good for an attractive amount of pin money as one woman finds who puts it up regularly every year. She keeps her recipe a secret and supplies the same customers season after season. A woman who has won great fame for serving delicious chicken and frogs' leg dinners, buys a large part of her output and the gooseberry catsup has become almost as famous locally as Pin Money Pickles from which one woman made a large fortune, and which are served in our Pullman diners. Here is her recipe:

Take five pounds of berries and two and a half pounds of sugar. Boil down until as thick as apple butter. Add cinnamon and cloves to taste, a pinch of salt, one pint of vinegar. Strain through a fine sieve and bottle.

(Remark.) Do not use too much clove as a little gives spice and tang. Too much makes it bitter and too dark. Determine on the amount which pleases your taste and always stick to that amount.

Chinese Chow Chow

Chop 1 peck of green tomatoes. Sprinkle over them a large cup of salt. Let stand 12 hours. Then drain off water and mix with them 6 green peppers, 6 onions, and 6 or 8 large stalks of celery all chopped fine. Mix also with it, 2 pounds sugar, 2 tablespoonfuls ground mustard, 4 tablespoonfuls fine black mustard seed, 1 tablespoonful each of peppercorns, whole cloves, ground cinnamon and mace, and half a spoonful of ground pepper. Put a layer on the chopped mixture in kettle, then scatter over some sugar and spice and so on. Cover with sugar and let simmer 2 hours.

Chutney Sauce

2 quarts tomatoes.
2 quarts apples chopped fine.
½ pound sugar or more to taste.
6 small green peppers.
4 small onions chopped very fine.
¼ pound of salt.

A little ginger root or cinnamon if desired. Cook five hours slowly and can.

Bordeaux Sauce

2 quarts cabbage sliced fine.
5 small onions sliced fine.
2/3 tablespoonful tumeric.
1/2 tablespoonful white mustard.
1 heaping cup of sugar.
1 quart vinegar.
1 quart green tomatoes sliced very thin.
1 red pepper cut in small pieces.
½ tablespoonful whole allspice.
1 tablespoonful celery seed.
2 even tablespoonfuls salt.

Boil all together twenty minutes and can.

Spiced Rhubarb

One of the best sellers at a certain Woman's Exchange is Spiced Rhubarb, which is put up at home. One advantage is that it is put up in the spring before one is rushed with other good things from the garden. Following is the recipe:

Wash and scrape the stalks, not cutting too deeply as much of the flavor lies next the skin. Cut into inch lengths and lay in cold water for half an hour. Put into a granite or enamel sauce pan dripping wet as it comes from the water, and stew between layers of granulated sugar, allowing three-fourths of a pound of sugar to each pint of rhubarb. When sugar and rhubarb have been properly placed, fit a cover on the sauce pan and set into a larger vessel of cold water. Put something like an iron stand or a metal ring underneath the sauce pan to prevent the contents burning. Bring slowly to the boiling point and cook until the fruit is tender throughout and pink in color. For each pint of rhubarb allow a tablespoon each of ground cinnamon and cloves, and a teacupful of vinegar. Cover and cook for half an hour longer. Pour into jelly glasses. When cold, cover with melted paraffine.

(Remark.) The easiest way to weigh the cooked rhubarb is to weigh the empty sauce pan first before the process is begun. Then the difference between the weight of the sauce pan with the cooked produce, and the sauce pan, will give the net weight of fruit.

Canning and Pickling for Others

The wife of the janitor of a large apartment building made jelly, catsup, Chili sauce, and pickles which she sold to the tenants at a reasonable price. She also did preserving and canning for those who furnished sugar and fruit. She found her season's work most profitable.

Another Businesslike Woman

The wife of the janitor of one of the largest and best known buildings on Fifth Avenue, New York, earns a substantial income on her own account every year. She and her husband have a roomy and airy apartment at the very top of this skyscraper.

She observed that many of the women in the different offices brought their own lunches. Some of them had small electric or gas stoves in a convenient closet where they made tea, coffee or cocoa.

One day when there was a heavy down-pour of rain just at noon, she noticed a large number of the business people of the building wait for the storm to cease and then go back to their offices without any refreshments at all. This suggested what she might do, and she began what she called her "Rainy Day Service."

She laid in supplies of deviled ham, salmon, sardines and other materials to use for sandwich filling, and each day she makes a number of pies, cakes, and small salads. In one room which she has arranged with counters, these are displayed, and many of the tenants come up and buy the fresh, home-made food which they take down with them to their own rooms. As most of these offices are locked during the noon hour, the occupant may eat without embarassment.

Telephone orders are taken before eleven o'clock, and lunches packed to be delivered at any room in the building. These lunches usually consist of three delicious sandwiches, an attractive salad, hot gingerbread, and a small bottle of milk, pie, cake, or fruit as the case may be. Twenty cents extra is charged for delivering the lunch, for it means two trips, one to deliver the basket and the other to go after the empties.

Cheese Straws

Not only at a regular Woman's Exchange, but to private houses as well, Cheese Straws may readily be sold. One woman adds a substantial sum of money every month to her income, by making these for parties, afternoon teas, weddings, and dinners. She makes a point of having the Cheese Straws just right, and she delivers them if the customer wishes, charging 10 cents for delivery. Many plan to send for them, and she makes it a point not to keep her customers waiting.

Below is the formula for an excellent Straw using a larger quantity of material in the same proportions, if a greater number of straws is desired.

1 cup pastry flour.	1 saltspoon paprika.
1 saltspoon baking powder.	1 cup grated cheese.
1 saltspoon salt.	¼ cup butter.

Mix the flour, salt, paprika, baking powder, and cheese thoroughly. Rub the butter into the mixture with the tips of the fingers. Stir to a paste with ice water, handling as little as possible and using the smallest possible quantity of water. Roll into a sheet about a quarter of an inch in thickness. Cut into very narrow strips of equal length and bake.

Orange Straws

A woman who furnishes this delicious confection to different clubs and societies that buy of her when they are serving refreshments, makes a good deal of money. She also has many private hostesses upon her list of patrons.

Select sound, fine oranges. Weigh them whole and allow pound for pound of fruit and sugar. Peel the oranges neatly and trim the rinds into narrow shreds, using a very sharp knife. Boil until tender. Cover the shredded peel with boiling salted water. During the boiling change the water twice replenishing with hot water from the teakettle.

While this boiling process is going on, express the juice from the oranges, strain it, and mix with the sugar. Put juice and sugar upon the stove and be careful that the sugar does not scorch. When the mixture comes to the boiling point, drop in the drained shreds and boil for twenty minutes in this orange syrup. Remove from the syrup container with a perforated spoon, and as soon as cool enough to handle, dip each hot, syrupy straw into granulated sugar. Put each one as finished on a paper in a pan and place in the oven to dry.

This is not a tiresome process as one can sit down to do it. The Orange Straws will keep for weeks and not get sticky. Lemon peel may be preserved in the same manner, only using more sugar.

(Note.) Any remaining orange syrup will make a delicious dessert stiffined with gelatine and eaten with cream; or orange pie may be made, using any soft pie rule and sweetening and flavoring with the orange syrup. It will also make a delectable drink served with ice water, or prepared with a little lemon juice.

Home-Made Yeast

One woman earns money by making a reliable brand of liquid yeast. One cupful of her foamy yeast will make four loaves of bread, or four dozen fine light rolls. The yeast can always be depended upon to make the best quality of bread stuffs, and rises much quicker than any dry yeast. Here is her rule for preparing this practical and wholesome product.

Steep a large handful of hops in a granite basin. Boil in another vessel six large potatoes in six quarts water. When done, save the potato water. Mash the potatoes smoothly and add two cups of flour. Rub to a smooth paste in cold water. Then drain this all into the water in which the potatoes were boiled. Let the decoction come to a boil, stirring all the time, to prevent its lumping. Add the strained hot water, two tablespoonfuls of salt, and one of white sugar. Set away to cool. When luke warm, add one cup of yeast, or six yeast cakes well soaked in warm water.

This is for a starter. Keep the yeast in stone jars until it begins to work or ferment. Then keep cool and covered until needed.

An Imported Fish Dish

There should be a ready sale for "marinated herrings," which is in reality a German dish.

Soak white salted herrings in milk enough to cover for a couple of hours, split them open, take out the bones, cut each half herring into three pieces, and divide the roes lengthwise.

Put a layer in the bottom of a deep jar and on top of this sprinkle a layer of minced shallot, a few pounded or ground cloves, white pepper, with here and there a bay leaf, and a slice of lemon. Cover with vinegar, pour three or four tablespoonfuls of salad oil on top of the vinegar.

Leave for several days so that the fish may season through. Drain herring when wanted. This will keep for some time.

Ready Sale for Egg Noodles

Many people do not know how delicious egg noodles are until they have eaten them in chicken, beef, or lamb broth or soup. Here is an excellent rule:

1 egg.
1 2/3 cup of flour.
½ tablespoonful salt.
½ egg shell of water.

Put the flour in a bowl and make a hole in the center and pour in the ingredients. With deft strokes make a stiff dough and if necessary add more flour. Roll very thin and set aside to dry for an hour or more.

For soups cut very thin by folding into a tight roll and slicing off thin slices with a sharp knife, or cut wider slices by placing the pieces on top of each other. Toss them lightly with the fingers to separate well. Put aside to dry, store in covered containers and use as wanted, cooking noodles up in the hot soup until tender. These will keep for months when well dried.

The quantity of noodles made with one egg will easily sell for 25 cents.

Delicious Mayonnaise

One woman who lives in a college town makes mayonnaise in quantities. The students are her main customers. She arranged with one young woman and one young man in the college to take orders on a 19% commission. She charges 40 cents a pint. The mayonnaise is pure and wholesome, and she finds a ready market for all she can make, for college parties, fraternity banquets, picnics and "eats" generally.

4 tablespoonfuls sugar.
1 teaspoonful salt.
½ teaspoonful mustard.
½ teaspoonful white pepper.
1 heaping tablespoon flour.
2/3 cup vinegar.
Yolks of two eggs.
Butter the size of a walnut.

Cook over boiling water stirring constantly until it thickens. Beat the whites of the eggs and fold into this at last.

She finds that this rule which uses butter is much more popular than an olive oil dressing.

Selling Jelly Powders

One woman has made quite a success selling "jelly powders." These are easy to make and give a big profit. The one and main point to bear in mind is to be sure of the quality of gelatine which is used.

Powdered gelatine, 16 ounces.
Powdered sugar, 64 ounces.
Powdered tartaric acid, 2 ounces.
Oil of lemon, 1 ounce.

Mix the powders thoroughly together sifting two or three times. Sprinkle the oil of lemon over the mass. Mix with the hands to be sure that it is uniformly distributed, and then sift again through a medium sieve. Put up in packages containing four ounces.

Other flavors can be just as easily produced by getting suitable oils or concentrated extracts.

Unusual Jelly Combination

A delicious jelly is made from wild crabapple and quince. It is clear amber in color and the wild crabapple flavor tones down the heavy sweet of the quince and gives it a delicate and unusual taste.

One woman who makes this for sale gathers the crabapples in the woods in the autumn, thoroughly washes them, then boils slowly to extract the juice. When done, she strains the juice through two thicknesses of cheese-cloth.

She buys the quinces wholesale, quarters them, takes out the seeds, and then puts them through the same process as the crabapples. Then she mixes the two together, strains once more and puts on to boil twenty minutes. After which she puts in:

One and three-fourths cupfuls of heated sugar to each pint of juice, boils five minutes more, and puts into glasses. She sells this for 15 or 20 cents depending on the size of the glass, and makes quite a little sum.

Solid Hominy

A woman in a small town was successful in selling hominy which she made by this recipe:

To three quarts of white corn she added two heaping tablspooonfuls of baking soda. The corn was covered with water and boiled until the hulls would slip off easily. At this point the corn was removed from the fire, hulled and rinsed with clear water. The corn was returned to the fire, covered with water, boiled until soft, drained again, and washed thoroughly.

This sells readily for ten or fifteen cents, and really costs very little. It is relished by children and older people. It may be heated up, eaten with cream and sugar, or made into a sweet custard pudding.

Stuffed Cherries

Here is a novel recipe and a favorite with all. Of course, it must be made in the season when cherries are ripe.

Select large, sound cherries. Wash, stem, and pit carefully. Open a can of sweet pimentoes, snip them into small pieces with scissors or a sharp knife. These pieces should be just about the size of a cherry pit. Insert one into each cherry cavity and press the opening closed.

Drop the cherries into sterilized cans of the half pint or pint size. Count up how many quarts of fruit you have. Allow one tablespoonful of salt, one-half cup of vinegar, and a half cup of water to each quart. Bring to the boiling point. Boil three or four minutes and cool. Pour gently into the cans, filling to over-flowing. If more liquid is necessary, have some water boiled and cooled and add this. Screw the tops on tight and set away in a cool, dark place for seven or eight weeks. Better than olives. Try them!

Boston Baked Beans

A first-class quality of baked beans is always salable. For each pound of beans, allow one-half pound of bacon or pork. This should be nearly all fat or only slightly lean. Pick the beans over and put them to soak over night. In the morning, rinse thoroughly and parboil them with the meat and a pinch of soda until the beans begin to be tender but have not cooked enough to be broken. Take out the meat, and with a sharp knife cut in very thin slices. Put the beans into a baking dish or a bean pot. Prepare the following mixture:

Take one level tablespoonful of mustard, one of white sugar, two of molasses, a level teaspoonful of salt, and a half a saltspoon of pepper. Mix with hot water in a cup or pint bowl. Add just a dash of cayenne pepper or tiny specks of sweet, dried red pepper. Turn this mixture over the beans and add enough more hot water so that they will be just covered. Lay the pieces of meat on top, partly buried in beans. Bake closely covered, for four or five hours, in a slow oven, and finish the last half or three-quarters of an hour uncovered, so as to brown delicately. It may be necessary from time to time to add part of a cup of hot water.

One objection to the average baked bean product offered for sale, is that the beans are pale and mushy. The addition of the molasses gives just a little color which is desirable. Over-parboiling is what causes them to be mushy.

Some who bake beans for sale, prefer to grind the bacon or pork through the food chopper, and to mix this through the beans to season them more evenly. When properly done, the beans should be delicious and only a very little thick, rich liquid left.

Beef Loaf

This can be sold in small loaves or slices, and sold by the pound as they do at the delicatessen. This is economical as this recipe makes one large loaf.

1½ pounds round steak, ground.
½ pound rather fat pork steak, ground.
½ tablespoonful salt.
½ teaspoonful of finely pulverized sage.
½ saltspoon pepper.
1 tablespoonful onion juice.
1 egg well beaten and mixed with a half a cup of sweet milk.
1 cup of bread crumbs.

Blend the ingredients thoroughly, mixing with clean hands. Grease an oblong, straight-sided tin. Pour one-half cup of milk into the tin and press the loaf down firmly, leveling it on top. Cover with a greased paper and bake one and a quarter hours in a medium oven.

The object of putting the milk in the pan in this manner, is that it may steam through the entire mass and increase the tenderness.

Home-Made Sausage

If anyone has ever eaten home-made sausage of first quality, he will never be satisfied with anything else. One woman who is a neighbor of the writer, has for several years been in the habit of buying a dressed hog from a farmer each year. She makes this purchase when the weather is cold, and has the hog cut up. She puts aside the hams, shoulders, and spareribs for her own use. The lard she tries out, making a sufficient quantity of pure leaf lard to furnish herself for the year, and to have considerable for sale. Just how much depends upon the size of the animal she buys.

The rest of the meat she makes into sausage. So fast has her trade increased and so substantial is her profit, that this year she expects to buy five hogs and to be able to market every bit of the lard and sausage which she makes.

A very satisfactory rule for making Country Sausage is as follows:

Take two-thirds fresh lean pork and one-third fat pork. Grind together and weigh. For each pound of meat, allow an even tablespoonful of salt, half a teaspoonful of white pepper, and a rounding teaspoonful of finely rubbed, fresh sage.

Some people like it more highly seasoned than this, but this is a good rule which will suit the majority.

One woman who made sausage for sale, gave it a peculiarly delicious flavor by purchasing large-sized packages of a well-known poultry dressing which is composed of blended herbs, such as sage, summer savory, etc. Her rule is to use a heaping teaspoonful of this to each pound of meat.

Food for Dyspeptics

The food needs of few dyspeptics receive the attention which they should, in view of the fact that the health and oftentimes the life of people suffering from dyspepsia or other serious maladies depends upon what they eat.

It is an especially difficult matter for such foods to be prepared in the home many times, because these may not be suitable for the family at large, and to prepare them in small enough quantities for the patient, is a problem.

One woman in a large eastern city makes a very substantial income cooking for invalids. All of the foods she makes have a distinct dietetic value, and she takes pains that each product shall be prime.

The way she started this business was to have cards printed giving her name and address, and some of the foods she was prepared to make. She also stated on these cards that special foods would be prepared and delivered upon special order. Naturally, she received a much higher-than-usual price for these items. Gluten bread, bran bread, malted milk ice cream, fish and meat bouillons, zwieback, etc., were on her list.

The great trouble with the average home is that when there is a person seriously ill, experience is lacking to know just how to prepare the food best for them. Time too is at a premium. This woman made a special study of invalid diet, procuring a number of the best books on the subject, and she soon had a list of customers who came to her through the recommendation of doctors and nurses. Among her patrons also were a good many mothers who wished special diets for their children. One child who had dyspepsia so that it was thought by some to be an epileptic, was wholly restored in time by the right diet.

A Few Invalid Recipes

Baked Beans and Brown Bread for Dyspeptics.

Baked Beans

1 pint of beans soaked over night and parboiled.
2 tablespoonfuls of olive oil.
Butter the size of an English walnut.
1 teaspoonful mustard.
1 teaspoonful salt.
1 tablespoonful molasses.

Cover the beans with boiling water. Bake as usual, covered for a couple of hours. Uncover and brown. If relished by the patient, a small onion may be placed in the bottom of the tin to give flavor to the whole.

Brown Bread

1 cupful sweet milk.
1 cupful sour milk.
1 teaspoonful of soda.
1 tablespoonful sugar.
½ teaspoonful salt.
¼ cupful of white flour.
Enough graham flour to make a thin batter.

Dissolve the soda in a little hot water. Add to the sour milk. Turn in the sweet milk. Mix with the sugar and salt, and blend with the flour. Bake in a moderate oven for forty minutes.

Pear Salad

Place a heart of lettuce on a salad plate. On this lay two halves of canned pears, fill the core cavity with grape fruit pulp and Malaga grapes, and over all pour a French dressing. Use the following proportions of ingredients multiplying as many times as is necessary.

1 tablespoonful of olive oil.
1 teaspoonful of strained white honey.
½ teaspoonful of salt.
The beaten white of one egg.
2 teaspoonfuls of lemon juice.

Whip until creamy and well blended.

CHAPTER XVI

Nimble Fingers and Nimble Brains

IT is surprising how many opportunities the woman with nimble fingers and nimble brains will discover to earn money in her spare time. One difference between this woman and her less successful sister, is that the first one not only sees opportunities, but she actually proceeds to take advantage of them as well, using such effort and enterprise as may be necessary.

Here are some very clever ways by which women earned money in their spare time, and in several of these cases, the undertakings became so profitable as to call for full time work. Many a woman has begun in a small way and accumulated a little capital by her own unaided efforts. Then by the investment of this, she has gone forward to large success and the happy working out of a substantial business career.

Clothes for Athletics

A woman who lives in a town where high school athletics are made much of, earns a considerable sum of money every year making basket ball pants for the local high school team. These garments are very simple and are quickly and easily made.

She buys white canvass of stout but inexpensive quality, and uses about one yard and a half for each pair of pants. She takes the waist measure only and constructs the rest of the article in proportion to this measure. She secured her original pattern by purchasing a ready-made pair of medium size. If the customer wants any extra pockets, wide belt loops, etc., these are built in to suit his taste.

When material could be purchased at 15 cents or 20 cents a yard, she was able to sell a pair of pants for $1.00, making a total profit of 75 cents. As prices have changed, she has been obliged to arrange her schedule accordingly.

This same resourceful woman makes black gymnasium and other white pants on the same pattern as the others, and charges 75 cents or $1.00 for them. The latter are also used by school boys for track work. From basket ball and track teams and " Gym " fellows, she gets a good many orders. She has made these garments for several years, and her customers are well pleased with them.

Any woman located where there is a preparatory school, college, or university which features athletics, could well do a little advertising along this line, for the demand would be steady from year to year. Or, if a woman wished to go into this a little more extensively, she might make sample garments and submit these either in person or by mail, to a leading merchant handling sporting goods supplies in different towns or cities where there were colleges and high schools. By soliciting orders from these dealers, she could soon have all she wanted to do. She would have to fix her price in order to allow a profit for the man who handled them as well as for herself. This would not be an objection, however, as the garments would be made in stock sizes and patterns, an extra charge of 25 cents or 50 cents being asked if any were built to special order.

Before submitting such samples by mail, correspondence with a reliable dealer should be entered into, asking if he would be interested, and if so, a sample would be submitted with the schedule of prices. In each case, the parcel should be neatly packed, with provision for return of the sample.

A personal interview is preferable where it can be so arranged. A typewritten letter is almost a necessity, that the communication appear businesslike and command respect. In a case like this, a printed letterhead costs little and gives confidence to the one receiving the letter, that the individual back of the business is following it up in a systematic way. Such a letterhead might read as follows:

Athletics Pants Makers

Specialists in Stout, Handsome Garments for Basket Ball,
Track Work, etc.
Every Garment Guaranteed.
Mrs. A. M. Handsome, Manufacturer.

References:
First National Bank of Huntsville.
E. R. Clark, President of Chamber of Commerce of Huntsville.
A. L. Brown, Mayor of Huntsville.

As a business of this kind would grow, it might be necessary to employ others to keep up with orders, for in a case like this, promptness is a valuable factor in achieving success.

Money From Aprons

Several women in a certain city, have united their efforts with the idea of making money for themselves. They recognized the fact that every woman, old and young, in the community, was a good apron prospect,—the one who does her own work, the society lady who serves afternoon tea, the girl who gives fudge parties, the business woman who uses a natty little silk apron to protect her gown, factory workers, and the numerous children everywhere.

These women have a small organization. There is a president, a vice-president to act in her absence, a secretary to record the decisions of the meetings, and a treasurer to take care of the finances. In addition to this, there is a board of directors of a half a dozen, and a pricing committee of three.

Aprons are placed on sale at suitable times, in a room secured for the purpose, and announcements are made in the newspaper, so that people may know when and where they may be obtained. Duly appointed members who have telephones, also receive special orders at any time, and an arrangement is made whereby each one in turn gets an opportunity to fill these orders. A small commission goes into the treasury of the organization to cover the expense of advertising, etc., and the rest of the profits go to the one who makes the apron.

A single individual could easily follow this same idea, soon acquiring the reputation of being an apron specialist, and being ready to take orders and to execute these with neatness and dispatch. Or a regular apron store might be conducted by a group of women with a hired attendant in charge.

It is necessary to use good materials and to select becoming styles, for while an apron is a utility garment, it can and should be pleasing to the eye.

The variety of aprons which can be made is simply endless. There is the kimono or all-over style with sweeping cap to match. These caps can be made in different styles also — some of them with the little Dutch revers which are so becoming to everyone. Dainty tea aprons, fancy fudge aprons, good sturdy work aprons, conservative white aprons trimmed with embroidary, or hand-made lace, attractive calico sewing aprons with pockets in special pattern, and all sorts and styles of aprons for children are among the possibilities.

Now that woolen materials are so high, thrifty mothers are protecting the school dresses especially of their little ones. Aprons for the business woman of satine, feather-stitched in colors, or silk aprons with sleeve protectors to match, are also popular.

At different seasons of the year, the sale of aprons can be stimulated by a few lines of advertising wisely placed in the newspaper. Before housecleaning time, substantial aprons with caps, will sell readily. After the suggestion:

" Do not look like a fright while you are cleaning house. Buy a couple of our Bungalow Apron Sets and do the work comfortably and look attractive while you are doing it. Apron and Apron Sets from 50 cents to $2.00."

Or, if the apron maker is located where there is a girls' school or a high school, the fudge aprons may be made quite the fad. These are made up of muslin or toweling linen, and if they are given a touch of embroidery in class or school colors, every girl will be simply " tickled to death " to possess one.

Before Christmas the aprons will sell rapidly, for people are giving useful articles now, rather than fancy things of little value to anyone.

Apron sets are especially popular for birthday gifts. These should be so attractive as to give much pleasure. One set proved to be a ready seller. It was made of dainty, dotted Swiss, and was featherstitched all around in sunny yellow floss. A frill of soft lace finished the edge. A boudoir cap to match was finished with a turned back cuff of plain muslin which was featherstitched in the same color, and finished with the same lace.

Another set which also proved a winner, was made of dainty muslin with larger dots. Part of these dots were embroidered over in pink and blue, and the edge was finished with a narrow footing of net which was frilled. On the edge of the frill was crocheted a simple chain stitch edge of pink or blue as a finish.

Still another set was constructed of fast color, light weight cretonne. A cap to match was of net with rosebuds from the cretonne appliqued in a wreath about the edge. Wash satin sets also proved serviceable.

Then there are other aprons, such as clothespin aprons with pockets, and the traveling apron which affords place for all the toilet articles, and folds up into a compact roll, yet which opens out, and may be fastened with an elastic around the waist, permitting the traveler to have everything she wants to make herself attractive right at hand.

One woman in a city of thirty-six thousand, earns a surprising amount of money yearly by making nurses' aprons and caps. These she furnishes to the city hospital, to a private sanitarium, and to individual nurses who have little time to sew for themselves once they enter into actual practice. The material for these aprons has to be just right, and the apron itself made according to definite specifications.

Another woman makes aprons used by storekeepers, butchers, and barbers. These are very simple and because they are so frequently laundered, soon wear out and have to be replaced.

Aprons are of endless variety and so the appeal is very broad.

Unable to Supply Demands

The useful, every-day things are the ones which people must have.

A widow who has two children dependent upon her, finds the income she makes from day to day insufficient to meet the many demands upon her. She adds to this income by making aprons and Dutch caps of the same material. She uses thin or heavy goods as is requested. Four yards of wash goods is enough for the outfit.

The Dutch cap has elastic across the back. The heavier ones of calico or gingham sell readily for $1.00, giving a profit of forty cents on each. The finer ones have more work on them and sell for $2.00, allowing a profit of $1.00. The demands are more all the time than she can satisfy.

Traveler's Aprons

Traveler's or tourist's aprons of cretonne containing pockets for toilet articles and accessories always sell well. Such an apron makes a place for everything, is a convenience in a crowded dressing room, and when folded away does not take up as much room as a regular toilet case.

Aprons and Dusting Sets

One woman writes: "A neighbor of mine sold several dusting sets which netted her quite a little money. These are composed of an apron and sweeping cap. They are made of three bandanna handkerchiefs. One is used for the bib of the apron, one for the body of the apron, and the other for the cap.

A circle is cut out of the one used for the bib for the head to slip through. This is faced all around and is then attached in front to the one which is to be used for the apron. The corner which is cut off the top is used for a pocket, The cap is made by running a facing all around the handkerchief, two inches from the edge, and by threading this with elastic, thus shirring it in to fit any head.

These handkerchiefs come in red and blue and are cheap. The sets are useful and neat, as well as pretty.

A Clothespin Apron

A clothespin apron made of gingham, percale, denim, or brown linen is a convenience. Take a yard and one-fourth for a small apron or more for a longer one if desired. Shir one end to fit the waist and finish with a belt and strings. Hem the other end, fold back and sew on either side also right up the middle to the depth of the pocket. This forms two sections to hold clothespins and prevents sagging. These find a ready sale at 35 cents, or they will bring more if made fancy with a little outline work in colored cotton on each pocket, or initials or a monogram.

Aprons for Saleswomen

A woman who has a daughter who works in a department store, made her a dainty medium-sized apron of black cambric. The apron was small and finished with a ruffle, a pocket and with ties of convenient length. From this sample, orders were taken and the aprons finished at from 40 cents to 75 cents and $1.00, some being of cambric, others of satin, and still others of silk. Some were plain and others featherstitched in colors. Most of the girls wanted two aprons. The practical nature of this appealed to salespeople in other places and before long this little home body of a mother was doing a thriving business and the store where her daughter worked had offered to buy them of her by the dozen, and to place them on sale.

Shop Aprons

The wife of a mechanic who worked in a factory, made her husband some white canvas aprons, with pockets for the different tools. These were so much admired and the convenience of them so generally recognized among his shopmates, that the question arose, do you suppose she would make one like that and sell it to me? When the question was taken up with her, she said that she certainly would, and in a short time, she had more work than she could do. She charged from 50 cents to 80 cents for the aprons, as some were made with more pockets than others and she could easily make three in her spare time in an afternoon.

Portieres From the Garden

Who would think of getting the material for beautiful portiers from the garden?

One woman who had not the wherewith to purchase the expensive hangings owned by many of her friends, and being tired of the " rope " variety, decided to originate something of her own. As one of the rooms between which the portieres were to be hung, depended in a measure upon the other for light, the " rope work," or open style, had of necessity to be used. Her wood-work was dark oak, the wall paper was tan, and the rugs were in shades of tan and brown, so she decided she needed something to brighten up the whole effect. What would it be?

After a little thought, she struck upon the happy plan of using golden yellow corn for her main material. The grains of corn, were soaked over night in warm water, then strung upon coarse, strong linen threads, in exactly the lengths needed. The needle was thrust into the outside end of the kernel and brought through and out at the tip which grows next to the cob.

Tassels were made by using several loops of the yellow strands. When dried and hung in graceful lengths, they were indeed beautiful and called forth so much admiration, that she was able to take orders for a good many pairs at a satisfactory price.

As she continued this work, she used her artistic ability to vary them. In some, she combined glass beads in shades which harmonized with the room furnishings. These may be purchased for a small sum. For other portieres she diluted varnish with turpentine until it was quite thin. Then she dipped the strands into this, dried, and redipped in a little thicker varnish. Occasionally, this varnish is faintly tinted as with a soft shade of green, and the effect is somewhat like fine yellow enamel shining through the thin glaze of color.

A pair made from red corn and used with mahogany woodwork brought her a big price. Acorns make beautiful portieres, but are not so easy to obtain in many localities as the corn.

All of this is a lesson in making use of what we have, and in turning it into ready money. We can surprise even ourselves if we try.

Weaves Rag Rugs

One woman who has an old-fashioned hand loom earns much by weaving rag carpets and rugs. As these are very popular, she has all she can do. She does mostly custom work, as people are glad to have a way of using up their cast-off clothing.

When the rags are cut into very fine strips, attractive table covers, hammock pillow covers, and fine silk hangings may be made from them. One attractive set seen was done in an Indian pattern of gray and black with touches of red. It was hard to believe that these were the old-fashioned rag-rug fabrics, because they were so lovely.

Another Weaver

Another weaver who has made a great success of her undertaking earned enough on her old-fashioned loom to buy a modern one, in which large seamless rugs may be woven and also those with fancy borders. She has all she can do at good prices, and earns a good living. The remnants from a shirt-waist and ready-made clothing factory are bought up by her, cut and sewed, and in spare time woven into rugs for sale which meet with ready favor.

Some of the most artistic are laid aside and displayed at a summer resort where wealthy tourists will see them. These bring a fancy price.

Jewel Bag Covers

Small articles which sell for 25 and 50 cents are always in heavy demand. So many people wish to make small and pleasing gifts, or to purchase conveniences for their own use.

Jewel bags, or money cases, either one, as they may be used for either purpose, are exceedingly easy to dispose of.

Buy soft chamois skin or stout silk. Procure also a supply of soft silk, fine, colored linen, or some other small-patterned material. This is to be used for a lining. Cut out an envelope-shaped pattern of both the chamois and the lining. Embroider the edge in buttonhole stitch so as to fasten the two materials together.

Now, make the envelope, by firmly fastening the corners together so that there will be no chance of money or jewels slipping out. The flap which laps over may be fastened with a button and buttonhole, or loop, or some of them are fastened with three buttons, one on the point and one at either side. Sometimes these bags have an initial embroidered upon the front.

If preferred the whole envelope may be made of linen in white or colors, and only the edge of the flap embroidered. These little cases are often furnished with an elastic band or a ribbon, so that they can be worn around the neck, and again they are finished with elastic loops and safety pins to be fastened securely to the undergarments.

Stenographic Work for Physicians

Physicians are busy people and are usually glad of intelligent, regular help.

A young girl of my acquaintance is paying for her typewriter by sending out monthly bills for several doctors in her neighborhood. She has also taken some of their old accounts, and so far has succeeded in collecting several seemingly hopeless ones.

A typewritten bill neatly addressed, and persistently presented brings better results than the haphazard method of sending them out once in a while, as busy physicians so often do, and commends itself to most medical folks who do not find it necessary or possible to hire a stenographer on full time.

Go Cart Robes

One woman wage-earner writes:

" I made a gift of a go-cart robe which many of my friends admired. It brought me a number of orders. The robe is made of white, medium-ribbed pique, with an embroidered wreath of tiny roses or forget-me-nots in the center, a one-inch hem on three sides, and a turn-over forming a triangle with a ribbon bow of blue satin for the baby boy, and pink for the baby girl."

If the customer wishes to pay for the extra work, the entire edge may be buttonholed in scallops. Prices for these robes vary according to the grade of material used. Being washable, they are serviceable and make ideal gifts for stork showers.

Polishing Cloths

A good way to earn spare time money is by making and selling " polishing cloths." Every woman who keeps house wants something of this kind for nickle, brass, and metal surfaces, other than silver.

Dissolve 4 ounces of pure castile soap in 20 ounces of water. Gradually add 2 ounces of pumice stone or finely powdered emery. Procure double-faced canton flannel, cut into pieces a foot and a half square. Stir the solution, wet the cloths thoroughly in this, wring out and dry, and they are ready for use. They give a fine polish by rubbing, without scratching.

Fascinating Colored Dolls

Take old stockings and form a ball for a head, with white buttons for eyes, and a hook for a nose. Make stitches of white and red for teeth and mouth.

A very unique idea is to make a straight body of the stocking material with a head on both ends, and a dress made of gay calico and gathered in the middle at the waist. One head can be of white material, and the other of black, so that baby can have her choice.

A Miss Dinah

A doll which delights all children and meets with a ready sale at bazaars, is a genuine Miss Dinah.

Take a bottle of substantial size, and with a rather large base. A quart grape juice bottle is very satisfactory. Fill this container with sand and fit a stick into the neck of the bottle firmly. The stick should protrude six or seven inches in a true perpendicular line. It is very important to fasten the stick so that it will not move but will be rigid. This can be done by small wedges or by strapping it firmly. Now build up a head of cotton on the end of the stick. Shape shoulders and a body by using pieces of cloth wound about the stick. The neck of the bottle should make the waist line. Cover this body, bottle and all, with a black stocking. Make arms and sew them in place. Finish the face with white buttons for eyes and stitches which will shape a nose, and a red line for the mouth.

Put on a good head of hair. Get some curled hair from an old mattress, or a mattress maker. A three-cornered red bandanna handkerchief, cut out of turkey red cotton, will dress up Dinah's head and she can have any sort of a frock which the maker prefers.

At a sale of these Dinah's seen down South, there was an assortment of different sizes and dresses. Some were neat-looking maids with white aprons and caps; others were old Mammies with gay dresses, fat bodies, and pink gingham aprons; still others were fine ladies in ruffled silk dresses, and with bright strings of beads.

The sand gives the Dinah weight and stability, so that she will stand up any place she is put, and can be used to hold a door back, or for any other similar use. She will not go on strike, and is greatly appreciated by both large and small folk.

Clever Trunk Covers

A new idea for the home worker is the making of cloth trunk covers. It is best to make these covers to order, taking the exact measurements, but where this is not possible, stock covers may be prepared.

For a medium-sized trunk buy four and two-thirds yards of denim or duck. Measure carefully, allowing for all seams. Cut a strip of the proper width, long enough to cover the top lengthwise, and down to the floor at either end. This should be in one strip. Cut two pieces to fit the front and back, and sew to each side of the long strip, an equal distance from each end. Sew up the corner seams and hem around the bottom, making a neat, substantial cover, well worth the price of the material with an allowance of one dollar for making.

These are invaluable when a trunk is to be kept in a bedroom. They hide an old trunk or protect a new one, and are easily slipped on or off. If something more decorative is desired, they can be made of cretonne to match other bedroom furnishings.

Another type of simple trunk cover is made by taking a piece of material to fit the top, and finishing this with a moderately full ruffle which reaches to the floor all the way around the trunk.

Still another design is planned with the idea of frequent opening of the trunk, and convenience in so doing. A fitted straight piece, hemmed at the bottom and top, is fastened around the trunk just below where it opens. This is either tacked lightly in place, or is held in position by a very snug, elastic band. The strip may be sewed up at the back or left open. If left open, it is easier to take on and off.

Now a fitted piece for the top is cut and a moderately full ruffle sewed around the edge. This ruffle must be deep enough to come down and overlap the side covering the top of the body piece by at least a couple of inches.

It is now an easy matter to lift the top of the trunk without disturbing the fancy cover at all. Four thumb tacks, one at each corner, will hold the top part in place. Or, if the cover is a metal one, four dots of mucilage will serve the same purpose; or small strips of surgeons' adhesive tape adjusted on the under side.

Covers for wardrobe trunks are greatly appreciated, both by travelers and those who use them for clothing storage in their own homes. The advantage of the wardrobe trunk is that clothing does not need to be unpacked, but when the trunk stands open, the garments which are hung up are exposed to light and dust unless a cover is provided.

The covers should be of light-weight material so that the traveler will not find they take too much room inside the trunk. These covers are best made to fit, although stock covers are easily prepared in this manner, which will fit different sizes.

Cut a strip of cretonne or denim two feet wide and twelve or thirteen feet long. This is hemmed all around the edge and with a rather deep hem at the ends, as it is intended to lie across the top of the trunk when it is open, and to fall to the floor at either side. Two curtains are now made, four feet long and five and a half feet wide. These are hemmed on the edges and bottom, and gathered at the top, each curtain being gathered into a space two and a half feet in width. These two curtains are sewed to the middle of the front of this top strip, so that when the cover is in place, either curtain may be thrown aside, in order to reach the interior of either half of the trunk, readily.

Selling Strictly Fresh Eggs

Strictly fresh eggs from the store, and directly from the basket of the woman who keeps hens and who gathers them every day and sells them to selected customers, have a decidedly different taste.

Have you forgotten what a real fresh-laid egg actually tastes like? Would you like to know again? Would you appreciate the big, fresh, nourishing kind, directly from the nests of well-fed hens?

Then read this advertisement and see if it doesn't make your mouth water:

> DATED EGGS FROM MY THOROUGHBRED
> WHITE LEGHORN HENS
> LAID TODAY; DELIVERED NEXT DAY
>
> *Real Country Eggs to Which the Term, "Strictly Fresh" Honestly Applies. White and Clean as Snow. My Flock of Leghorn Hens is Fed Scientifically to Produce Rich, Full-Flavored, Nourishing Eggs. Nothing Better for the Invalid, the Young Child, or Anyone Else for that Matter!*

Such an advertisement should carry the address or telephone number, and the woman who can furnish them can easily get five or ten cents more per dozen than the market price. They are worth it.

Useful for the Sickroom

An article, inexpensive, simple, and at the same time useful, is a sanitary " cover " for medicine glasses.

Take a circular piece of glass — you can have it cut at any paint shop for five cents. One spool of any shade of mercerized crochet cotton at five cents, will do to cover two glasses. A plain stitch, or a crocheted star pattern should be stretched over the glass, running a needle and thread through the last stitches, to draw the pattern firm and taut across the surface.

Around the edge crochet a small scallop. A small, crochet-covered, brass ring, fastened to the center, will be a means of lifting this cover from a glass, or pitcher of water, or any liquid to be protected. Baby ribbon could also be drawn through inside and fastened with a bow.

It makes a dainty gift for the sick, and a bright touch of color in the sickroom. The cost is from eight to ten cents, and it readily sells at thirty-five cents. Being of glass, the cover is sterile, for the crocheted slip can be taken off and washed and the glass cleaned at any time.

Sick Room Conveniences

Anything used about the sickroom should be washable.

One sickroom accessory consists of a Catchall. This is a series of three or six pockets, made similar to the ordinary shoe bag. Fasten the pockets to a rod or have a groove with a smooth stick in it so that the Catchall may be fastened to the top of the invalid's bed with tape. It holds pencil, paper, watch, handkerchief, mirror, a book, a fan, or any other little necessity. One pocket is made to fit letter paper, envelopes, stamps and fountain pen; another has a flashlight, and so on. Some are made elaborate, and others plain.

The woman who sells these makes a dozen or more in her spare time, using white linen, duck, or pique. Then she canvasses and takes orders. Nearly all orders call for embroidered monograms.

Covers for Table Mats

Purchase the regular table mats of asbestos, canton flannel covered, and tape bound. Make double linen covers to fit these. Stitch around the edge, just leaving space enough to slip in the asbestos mat. The edge may be finished with fine, crocheted lace about one and a half inches wide, or the top edge may be left an inch beyond the stitching, buttonholed in scallops, and embroidered in a running vine. A heavy weight of linen should be used.

These should come in sets, and should be made so that they can be easily removed and laundered.

Handkerchief Bags

Anyone who owns a silver mesh bag, knows how quickly the snowy handkerchief carried in one of these beautiful and useful accessories becomes soiled, yet when a fine mesh bag is lined, its daintiness seems lessened.

One woman solved this problem by making herself some small, sheer, linen handkerchief bags to carry inside the mesh bag. These promptly became so popular that she made some for sale, placing them by the dozen in a fancy goods store where they were quickly disposed of.

She used rather sheer linen in white or dainty colors, the white being embroidered in pink and blue, and the colored linen in white. Each bag was just large enough to hold a handkerchief, a tiny silk sachet, and a powder puff.

To make it easy to get into the bag, the upper edge was caught lightly over a little, two-inch, light-weight, metal ring, slightly flattened to form an oval. These rings were found in an art department, and served to make the inside of the handkerchief bag readily accessible. For some tops, she used a heavy rubber fruit jar ring.

Hand-Made Baby Bonnets

A pleasant and easy way to earn money is by making babies' hand-made bonnets to measure, if desired. The materials may be chambray, sheer linen, pique, crocheted silk, or wool. A great many different styles are available.

One popular type is made in two pieces, front part and crown, each part being finished so that the little cap may be ripped apart to launder and basted together in a few minutes. Everyone knows how hard it is to iron a small baby bonnet. The brim or front piece can be trimmed with a band of embroidery, with beading, or with hand work, and the crown itself can be decorated to match. The upper edge can be finished with a buottonhole scallop, a little frill of lace, or a plain, hemstitched border.

Finish the bonnet with ribbon or linen ties. The sheer hemstitched linen ones are practical because they may be renewed by washing. Little rosettes of ribbon with a snap underneath, make it possible to put on a fresh set of ties whenever the others are soiled.

As babies are fond of chewing their bonnet ties, a fresh pair is usually needed each day, and almost any mother is a good prospect for one or more bonnets, and each bonnet should have two or three sets of ties to go with it. The finished articles can be sold for from 75 cents to $3.00, or $4.00, depending of course upon the material and hand work.

Spoon Cases

Spoon cases are pretty as well as useful and sell easily at from 75 cents to $1.00.

Take a piece of linen twenty-four inches long by twelve inches wide — pink or blue is very attractive. Bind the edges with inch wide ribbon to match the linen. Next cut a piece of canton flannel twenty-two inches by ten inches and bind with ribbon to match the shade of the outside cover. Baste straight through the middle lengthwise (on the inside) an inch wide ribbon of the same color. This is secured to the canton flannel with the simple cat-stitch, and divisions are made to allow for twelve spoons being slipped into place. Attach a ribbon to the center of the outside cover taking the stitches through the inside case to hold the two together. Leave this ribbon eighteen inches long.

The case can be rolled and tied and is a most attractive gift, being practical and pleasing. It is especially appreciated by a bride or an older housekeeper.

Comforters Which Clean Easily

Comforters or bed puffs which are used season after season, are not sanitary, for even the dark ones become soiled. Take a pair of cotton blankets with a bright pink or blue border. Put the filling in as for any puff. The one piece cotton you can buy ready cut for a bed covering, is better since it does not need to be tied so often.

Tie with the same color yarn that is in the border here and there, and loosely catch the edges together with the wool. This can be taken apart each year, the blankets washed, the cotton given a good airing, and put together again.

The work of preparing these comforters can easily be undertaken by a couple working together in an afternoon, or even less time will be required if the edges are stitched together on the machine with a long, loose stitch which can be pulled out easily when the time comes.

Fifty cents is a fair price for doing the work with the stitched edges and $1.00 to $1.50 if they are loosely buttonholed together.

Scrap Book of Cartoons

A young girl made several novel scrap books by cutting out of the newspaper such cartoons as " When a Feller Needs a Friend." These she pasted neatly in a cloth book, decorating the cover in a suitable manner.

The books sold readily for thirty-five cents.

Mens' Working Gloves

A widow who has three children to support, purchases material at a wholesale house and makes hose supporters, and men's canvas working gloves. She has many customers among her acquaintances who pay her full retail price, and sometimes more, as her articles are exceedingly durable and satisfactory. She makes more than a good living in this way.

Ice Bags

A woman's clever idea in making ice bags is earning money for her. She uses heavy sail cloth or canvas which is strong enough to stand the hard usage given it in breaking ice. She uses a draw string of waterproof cord with a loop to hang each bag up by.

She began by making these ice bags for friends at a small cost, and then for physicians and nurses. Now she has a large trade. The bag is not destroyed by the hard knocks it gets in cracking ice, either in hospital or house use. It will wash perfectly. It will easily wear a couple of years and is inexpensive to renew.

For Baby's Bed

One woman who lives near an establishment which makes tents and awnings buys up the remnants of heavy canvas. These are cut into suitable lengths, hemmed and sold to mothers of babies as mattress coverings.

A firm in a near-by town buys them by the dozen and sells these to purchasers of cribs and children's beds. The advantage of the canvas covering over rubber, is that it is not cold when damp, and for ordinary use is water-proof and can be washed at any time.

Sells Foreign Waist Patterns

A very charming woman who loves beautiful things herself, is making an excellent income from ordering embroidered waist patterns from an European firm, and selling them here.

This lady's plan is to call on a customer with two or three waists of quite different type, from which she can make her selection. These usually range in price from $5.00 to $12.00, and some are handsomely inserted with filet or Irish lace.

A woman who wishes to make pin money from this source can easily work up a trade among her acquaintances, as she can get a line of exquisite designs which cannot be duplicated at the price for which she sells them, including the charges for duty. Neighboring towns will also give a market for these same goods.

Those who desire the names of European firms will receive them upon request and enclosure of postage for reply.

A Student Saleswoman

A student who was obilged to earn her way through school, was successful in achieving this purpose through the selling of embroidered articles of the nature above described, She spent her vacations taking special orders and made a good deal of money in the same manner out of school sessions in the town and surrounding communities.

A Traveler's Clock

We all know how close a friend the clock becomes, to which we are accustomed at home, or even any clock with which we are familiar.

Capitalizing this idea has helped one woman to earn money. She takes a piece of cardboard four inches square and covers it with silk or cotton of suitable design, to match the furnishings of the room. She buys a cheap clock about two inches in diameter, and inserts it in the center, having cut out an opening for this purpose in the cardboard with a penknife.

The silk is then snipped and turned neatly back and fastened into place with liquid glue. The back is covered with the same silk, or some of plain cloth, and a straight, narrow piece of cardboard also covered with silk, is fastened to the top. A length of inch wide elastic, drawn across the back of the clock and fastened at either side, will hold it in place.

Sometimes she takes a proportionately larger piece of cardboard and fastens a calendar upon the front, or inserts it in a second opening. These are unusual and attractive.

The clocks sell for $2.50 with calendars, and $2.00 without.

Furniture Polish

An elderly woman is able to earn pin money by making and selling furniture polish to the housewives in her neighborhood.

Her rule is:

Crude Linseed Oil	1 pint
Vinegar	1 pint
Kerosene	1 pint

Or she has another rule which she uses:

Crude Linseed Oil	1 pint
Spirits of Turpentine	1 pint

A teaspoonful of salt to the mixture.

See that the surface is perfectly clean. Apply with soft cheesecloth, first shaking the bottle; then polish with chamois or a dry soft cloth.

She sells either preparation at 25 cents a bottle, or if her customers bring their own bottles, she sells a half pint, or eight ounces for twenty cents. The first mixture is called Lustre Polish, and the second Brilliant Polish and Furniture Renewer. She procures bottles in large quantities through her local druggist, and always keeps several dozen put up ahead. She has labels printed at the local office, and always labels every bottle she sends out. A couple of itinerant venders who go through the country, buy by the dozen of her, and so she makes a fair revenue with little heavy labor.

Simple Household Necessities

Kettle holders are household necessities and are easy enough to make, if you have the materials and make a business of it, but many of them are a nuisance if you are making in small quantities.

Kettle holders are easily made and sold. Cut out a double circle or square of asbestos. Baste a sheet of wadding on either side. Cover with denim, ticking, or cretonne. Turn in the edges and stitch by machine, or if you wish, you can bind these with bright tape. Add a stout tape or metal ring to hang up by.

These covers made without the asbestos are washable. The asbestos fibers separate in the washing, but otherwise the holders are still serviceable.

Bed Room Sets to Match

An artistic acquaintance makes bedroom sets consisting of curtains, dresser scarfs, bed spreads, and bolster covers.

Her favorite material is scrim which she hemstitches and stencils.

Many times she prefers to make her own stenciling pattern, using as a motif, the flowers in the border of the wallpaper. A very lovely room done for a banker's daughter, was freshly decorated in cream side walls with a satin stripe. A deep pink rose cut-out border finished the room at the ceiling angle. The curtains, spread, dresser cover, and couch cushions repeated this same rose design. The floor was covered with cream matting, and the effect was indescribably restful and attractive.

With the money earned from doing work of this kind, this young lady has kept herself handsomely dressed, and has given herself various opportunities for pleasure and improvement she would not have had otherwise.

Especially for Travelers

A very bright woman who lives in a well-to-do community where part of the people go away for winter vacations, and nearly all of them plan for summer vacations, has made a speciality of articles for travelers.

She makes aprons of linen, pongee, etc., with pockets for holding brush, comb, hairpins, and other accessories. She makes toilet cases of silk or linen, lined with rubber sheeting, and containing pockets for the different toilet articles — sponge, washcloth, etc. She designs kimonos of soft, non-crushable materials in quiet colors. Some have caps to match or peaked capots, fastened to the neck. Both kimono and cap go into an envelope-shaped case of the same material.

There are hat bags of both heavy black lining satin (with cord at the top to draw the bag closed) and also of pongee. She prepares and equips compact sewing outfits containing spools of thread of various colors, thimbles, needles, pins, and small scissors. She also makes a specialty of fine toilet creams, soaps and powders to protect the complexion when traveling.

She holds sales twice a year — one about December 1st, as all of these articles make suitable Christmas gifts; and the other sale is held from May 1st to May 15th, for prospective summer travelers. She also executes a good many orders during the year now that her work is known.

One of her specialties is a suitcase-set in cretonne, of durable but attractive design. Anyone using one of these suitcase-sets will never be without it, for everyone knows that the article you want is always at the very bottom—unless you have a suitcase-set.

There is a small laundry bag with a draw string in the top for soiled articles such as handkerchiefs, etc.; there is a handkerchief case with a stiff base and a gathered top with an elastic to permit the hand to enter; a toilet case or apron and a larger container with a stiff base to carry hosiery, gloves, or other small articles which are always dropping about. There is a tiny sewing bag too. All in all, the equipment is very complete, and any woman can travel feeling that she can put her hands on anything she wants right in the dark. There is even a flashlight in a little pocket of its own, which is especially convenient in a dimly lighted car at night.

Covers for Rented Chairs

A profitable way to earn money at home is to make or rent covers for some establishment which rents chairs for musicals, large luncheons, and other social affairs.

The covers are made of unbleached muslin and the hostesses are eager to have these because they add, not only to the comfort of the guests, but to the appearance of the rooms. The entire cost of the covers is often made from one rental, then the rest of the income from them is clear profit.

Of course, these must be kept freshly laundered for every renter. One of the chairs is first secured and a pattern cut to fit.

Theatre Chair Covers

One woman noticed the extremely hot appearance in the summertime of a small theatre having red velvet chairs. So she proposed to the management that as they were going to keep open throughout the summer, she would prepare covers for the chairs and the boxes should have curtains of the same flower-strewn material.

The management decided to accept her offer. A cover which slipped over the back of the seat only, and tied in place, was used; but when these were all on, the effect was indescribably pleasing, for a pattern had been chosen with a light, gray-green background overrun with pink roses.

What had been one of the warmest-looking places in town, now became the coolest, and the management was wise enough to advertise this fact, dwelling on the sanitary nature of the clean covers, and the comfort of it all. Incidentally, the woman who undertook the job made a handsome profit for herself.

Neck Ruches

A little crippled girl succeeds in making quite a sum of pin money by crocheting neck ruches which consist of a dainty lace edge crocheted to a strip of white tape, cut the length of the collar. These are serviceable and wear and launder perfectly.

She is also skillful in crocheting jabots and collars in Irish crochet. Sometimes she makes these with a fancy braid which takes less time. She has also earned a steady income crocheting the loose, silk edging to be put on to the top of knitted underwear through which the tape is run. This she sells directly to an underwear factory, which although several miles distant, is glad to get her work. She makes the jabots and ruches by the dozen, and sells to a department store.

Dress and Coat Bags

Why not make some money preparing dress and coat bags? Take three yards of thirty-inch material at 10 cents or 15 cents a yard. Even if prices have gone up, watch sales and get attractive designs. Cut in half and sew the two pieces together along the selvage. This seam will be the middle of the back. Then measure fifteen inches on each side of the seam and crease the material. The two flaps made, will be the front of the bag. Sew the front and back together at top and bottom, leaving a small space unsewed in the center of the top for the handle of the hanger.

The hanger may be fastened in place or left free as preferred. These can be made festive by embroidering initials on the front, or they may be merely outlined.

Nearly everyone has some delicate, expensive gown, like a wedding or an evening dress, which it is desirable to keep fresh and unsoiled.

Coat bags for hanging away coats when they are out of season, are very practical. These should be of substantial material, and provision made that they can be tightly fastened up with snaps or buttons and buttonholes. Inside the coat may be pockets for moth flakes, or moth balls, tobacco, or other preservative against destructive insects.

A Toy Moving Picture Show

Children all delight in pictures — and especially moving pictures.

One woman writes that on several occasions she had made up a simple and inexpensive toy for the benefit of her little friends and has observed that they seem to appreciate and continue to be pleased with the toy moving picture show long after they have ceased to care for some expensive articles. The children have named this gift themselves and so I pass *that* name along.

Procure an empty cigar box about 8½ inches long by 5½ inches wide and 2½ inches deep. Lay the box down flat and cut from the bottom of it a rectangular opening 5 inches wide by 4 inches high, measuring the height from the edge of the box. Use a small saw with fine teeth for this purpose, and the nearly square hole thus cut, forms the proscenium opening.

The box may be covered with some bright colored paper and any little decorations added if desired. Secure a number of comic supplements of back numbers of the Sunday papers. Select the different series of subjects so that they are about the same size, and frame up nicely in the prosecenium opening.

Cut the pictures into strips and fasten to each other firmly with mucilage or paste so as to form one long series of consecutive pictures viewed from left to right. This strip may be about twelve feet long.

Two little wooden rollers about one-half inch in diameter must be next fitted centrally as regards the depth of the box. Place each of them three-fourths of an inch from the two ends. A small nail working freely through a hole in the box and driven tightly into the roller gives it its bearing at the bottom. A stout piece of wire slightly flattened at the point, is passed through a litle hole into the roller at the top. The wire is then bent with pinchers to form a crank.

Paste or glue the side edge of the last picture of the long strip to the roller on the left hand (viewed from the back), and then wind nearly all of the long strip on to this roller. Lastly fasten in a similar way the starting end of the strip to the right hand roller, and put a tack through the cover of the box (which is now the back of the show) to keep it permanently closed.

By turning the little crank on the starting side, the pictures will pass one by one till the last one has been exhibited. Then that must be rewound and the show is ready to start over again.

With a little system and practice this toy can be made in one hour and the materials can be had almost for the asking. Little children seem to enjoy having the pictures shown and explained to them for a long time after the exhibitor has got the entire show memorized.

This home-made toy should be worth from 75 cents to $1.00 to anyone who has young children to amuse.

Easter Novelties

Much entertaining usually follows the Easter season, and place cards are in demand.

Cut the cards from Bristol board the size desired. Decorate with designs in water color, or letter in gilt ink.

Eggs, chicks, rabbits, the cross in gilt, violets, lilies, crocuses, and jonquils, may all serve as decoration. A lovely set of twelve dinner cards had birds done in water colors with appropriate mottoes in delicate lettering. On place cards for church affairs the butterfly motif with the cross, and the words, " He Is Risen," can be used appropriately.

Decorated Easter Eggs

Sew squares of brightly figured calico tightly around fresh eggs. Drop them into a kettle of boiling water and boil for a few minutes. The eggs will come out beautifully marked.

On some of the eggs smear small spots of beeswax, then drop into boiling water with cochineal. The covered spots will remain white. On the solidly colored eggs, designs may be traced with a penknife.

Very attractive Easter eggs may be prepared by sketching outlines of rabbits, flowers, or chicks, with a lead pencil. These forms can be drawn or traced from cut-out pictures. Take a little melted paraffin and a small brush and paint in the shape drawn. Let the paraffin cool, and put on a second coat as it will only take a minute for it to harden. Now drop the eggs into the hot cochineal solution or Easter egg dye. Let stand a few minutes, take out the eggs, wipe dry, and with a penknife remove the white. The eye may be put in with a little touch of water color paint and any other slight additions added if desired, such as a touch of pink about the nose and ears of the rabbit, a little yellow on the back of the chicken, or yellow centers for the flowers.

These eggs find a ready sale during the Easter season among the mothers of the little folk who haven't the time to prepare them.

Easter Baskets

Use low, round baskets and fill them with dried grasses, moss, and vines to contain the eggs, rabbits, chicks, and flowers — all in candy. These are used as presents for the children and for table centerpieces.

Some Easter Ideas

Some Easter place cards are made by gluing half an egg shell on an egg-shaped card, and marking heavily a little face upon the side of the egg with pen and ink or water color paints, the name being written underneath. If one wishes, a cute cap can be crocheted for the egg-shell baby. These cards are much appreciated by children on Easter morning, and are often used on the breakfast table as a little surprise.

Hand-Made Roses

A woman has spent much time profitably making small hand-made roses. These roses are made of narrow ribbon or silk scraps and are used to trim party dresses, hair bands, and girdles which she trims with small clusters of these roses. But some of these are marketed through millinery and fancy goods stores, and some of them sold directly to her customers.

Helping Women Who Entertain

A wife and mother recently thrown on her own resources has made a good sum by cooking special and novel concoctions for women who entertain. She takes pains that everything be the nicest of its kind, and endeavors to have novel things to offer. The following are samples:

Eggs and Maple Syrup

She drops eggs into boiling hot maple syrup and serves them on toasted bread with butter and cream cheese.

She also serves:

A Snappy Dessert

This is a favorite in some quarters and consists of brandied peaches filled with marshmallow and chopped almonds covered with vanilla ice cream and a syrup of rich fruits. Some prefer plain fresh peaches in this rule, instead of the brandied peaches.

CHAPTER XVII

Every-Day Necessities

SOME people are able to afford luxuries, but all who make any pretention to decent living must have the necessities.

Many people can get along without hand-wrought tapestries with which to decorate their walls, but everyone has to have sheets and pillowcases, and towels, and practical garments.

So the one who is able to make a necessity in a skillful manner will always have all she can do, for there are plenty of people who must hire this work done. It does not necessarily follow that these articles shall be plain and ordinary in appearance, for many people enjoy having everything dainty and attractive and plan their finances to make this possible.

Here are some ways in which clever women have earned steady and substantial sums of money. Among them may be some method which will appeal to you, or which you can change to make fit your own circumstances.

Buttons to Match

This woman of whom I am going to tell you, has always declared that if she had been a man, she would have been a machinist, for she enjoys anything which works automatically.

When it became necessary for her to earn home money for herself, she had no doubt at all of what she would do. She would be a button specialist. And so she provided herself with a small machine for making covered buttons of different styles. She was positively eager to start.

Her next step was to insert an advertisement in the newspaper:

> " Buttons to match your suit or coat. All sizes
> and styles. Orders executed promptly.
> 'Phone 2027 Mrs. Sarah Holland."

She was perfectly astonished how many dressmakers, tailors, stores and individuals promptly cropped up who wanted buttons, which they could not find ready-made to suit them. The business is light, quickly done, and profitable.

One evening after our friend had been adding up her profits, she decided to branch out a little farther. She had some cards printed stating the service she had to sell, and giving her address and telephone number. Upon these cards she tacked with a coarse thread, samples of a dozen different kinds of buttons, showing exactly the sort of work she could do. She placed these cards in near-by towns and villages, sometimes in a store, and sometimes with a dressmaker, as the case might be. She gave ten per cent commission to those sending her orders. This increased her business substantially, and gave her as much work as she was able to do.

Chemical Dusters

Chemically treated dust cloths are always a good seller.

Buy a bolt of cheese cloth, cut into yard lengths, and hem. Purchase a bottle of good furniture polish, saturate each cloth with the polish, wringing it as dry as possible. Hang in the sun. Next day, saturate again and dry thoroughly. Fold and press into squares.

By keeping track of how many dust cloths a fifty-cent bottle of polish will do, it will be easy to estimate the cost of the cheese cloth and the chemical treatment. Allow 100% profit — that is, if the cloths cost 12½ cents, charge 25 cents.

Every housewife should have several of these in different parts of the house to save steps. Five for $1.00 should give a fair margin of profit.

For the New Baby

A dainty gift for the new baby and one which every mother will appreciate is made in the following manner:

Take 1½ yards of double width, fine white net, bind the edges with pink and blue satin ribbon and fasten a metal covered coat weight to each corner of the veil. Finish each button with a soft rosette of the same ribbon. When thrown over the carriage, the veil protects the baby from insects and the covering cannot blow off, because the corners are weighted. This is much appreciated for the little ones who take their naps under the trees, or out on the porch.

Baby Coats With Matched Bonnets

One woman earned money at home by making baby coats with bonnets to match. She made them so much prettier and daintier than any that could be bought in the stores and at a figure so much more reasonable, that her services soon became known to the mothers of all the little ones in town.

She kept materials on hand — cashmere, pique, corduroy, white serge, eiderdown, etc., etc. Some of the coats were made with shawl collars scalloped around with a tiny flower or dot in each scallop, and the little Dutch bonnet had the flaps scalloped to match.

If the customer had material from old suits or coats she wanted used, this was sponged, turned, and fixed up with coarse lace or braid until it looked like new goods and furnished an attractive garment at small cost.

She crocheted collars and cuffs for those who wanted them and a piece which matched to put on the hood. The bonnet was always finished with dainty rosettes to harmonize with the trimming of the coat, and tiny rosebuds or forget-me-nots were used on some of them.

Orders for Underwear

Women in different parts of the country are making either pin money or their entire living taking orders for stockings and underwear.

One such woman works only in the afternoon. She plans to call at a number of different homes usually taking a single street, so that she does not have too much walking. She carries her samples with her and as these are of excellent quality and reasonably priced, she is sure to make a good afternoon's pay.

She has many customers whom she calls on season after season and who wait for her and her goods because they give such excellent satisfaction. She keeps a book of all regular customers with dates of when she called last, and is due the next time. From time to time she has worked in a few new articles, such as a special brand of silk underskirt, a sanitary belt, or some toilet accessory.

Another woman who does this work advertised in the leading paper of her town giving her address and telephone number. She asks that anyone interested in seeing her line of goods, will either telephone or drop her a postal card making a definite appointment. By this means she saves time and rarely makes a call without making sales. She earns her entire living.

Still another woman who represents underwear and hosiery concerns, does so without leaving her home, for she has small children. In one room neatly arranged for the purpose, her samples are displayed, plainly marked with the prices. She wins her customers in three ways: First, she advertises in the papers, telling briefly of the excellent wearing qualities and other desirable features of the goods she offers. She specializes in out-size garments and hosiery for large women.

Next, she has prepared twice a year a good sales letter which she sends out direct-by-mail to a carefully selected list of customers both in town and in the surrounding countries.

She carries a card regularly in the street car passing her door, for she argues that people on that line will be more likely to get off and to come in to see what she has, than if they have to go a distance.

As she has no rent to pay and is able to handle the work with the aid of a daughter of high school age, she feels that the money spent in this way is her best investment.

Aprons for Waitresses

Waitresses must always look neat and trim and their aprons wear out from much laundering. To manufacture these takes but a little cloth, and once they are cut out, several can be made in a day. These can be sold through the stores or directly.

One woman who has worked up a nice business on waitresses' aprons secured her first customers in this way:

She had neat cards printed with her name, address, telephone number, and price of aprons. On one side was a cut of a very attractive finished article. It was then a simple matter to call at a number of different restaurants and hotels and to give a number of these cards to one girl to distribute among the rest. She mentioned on the card that she would be home three days in the week from three to five and two evenings in the week from eight to ten. She timed these business hours so as not to interfere with the serving of the meals where the young women might be employed. A number came to see what she had to show and they were so pleased that they told their friends and soon she was doing a nice business in this one line of work.

She planned to have some of the aprons cut out to work on during the times when she had to be at home to receive customers.

Mattress Covers

Every housewife appreciates the value and sanitary nature of mattress covers. A heavy unbleached muslin does very nicely for these. The covers should be cut to fit and boxed on the edge. This is not at all a difficult matter. Only three measurements have to be taken on each mattress,—the length, the breadth, and the thickness. Every careful housekeeper should have a cover for each mattress and a couple of extra ones to permit of laundering and to have on hand in case of need. The total cost is not large, the work is simple and straight ahead. The price to be charged will depend upon the number of yards, the quality of material used and the time employed in the making. Furniture stores charge from $4.00 to $5.00 for these covers. They could be made by the dozen and sold to a furniture dealer or individual customers sought at figures considerably less than this.

Home-Made Buttonholes

Fine buttonhole making is something of a lost art, especially since ready-made garments came into such universal use, yet there are always those everywhere who can make wonderfully good buttonholes, and if so, they have a means of earning good money right at their finger tips.

A mother who finds the family income insufficient to give her growing daughter music lessons, is making buttonholes for a tailor and a dressmaker. Between them, they use all her spare time. She charges according to the size of the buttonhole and the difficulty of the fabric upon which she is working.

The growing daughter is willing and eager to help with the housework to give her mother more time for this profitable occupation, and so she is learning herself to be capable and thorough in housewifely arts.

Gloves a Paying Proposition

One woman who did not feel equal to going out of her own home or to handling articles of any size or weight, decided to make canton flannel gloves.

She bought a well-made new pair and ripped one of these apart and pressed it for a pattern. The other she kept intact, to show her how each should be finished. She found that the five-piece glove consisting of palm, two finger pieces, thumb and wrist, is the easiest to make, for she did not attempt glove making which called for finger divisions for the entire hand.

Those wearing these gloves find it sufficient to have the thumb and the forefinger free.

The next step for our glove maker was to finish some samples neatly from ten-ounce and twelve-ounce canton flannel. From these she solicited orders from the village stores. Each merchant gave her an order of from ten to twelve dozen. In a short time she had all the orders from near-by villages which she could possibly fill, and found this a paying business at 20 cents a pair for wrist gloves, and 30 cents a pair for gauntlet ones. This left an opportunity for the merchant to make his profit also.

Workers of different kinds in factories, people who take care of their own automobiles, housekeepers, and a great many others, find these gloves very useful and so there is a constant sale for them.

Special Order Embroidery

An invalid who is not able to leave her home at all, has worked up a very profitable business in special order embroidery. Housewives who wish table linen embroidered, brides-to-be who are planning dainty things for themselves and their homes, are among her patrons.

She makes a specialty of embroidering layettes. Garments are brought to her ready-made, and she decorates them with touches of hand work. Sometimes only a baptismal robe is done, or a bonnet, for her work has won a splendid reputation. Pillowcases of linen and cotton, sheets, towels, dresser scarfs, and everything of that type are taken to be beautified as the owner desires.

Not only does she do this, but colored silk embroidery as well, hat initials, hand-bag monograms, and all that sort of thing.

A high-priced tailor and a dressmaker in her vicinity also employ her to beautify the garments they make with hand embroidery. Sometimes a gown is elaborately trimmed in this way. At other times, there is only a single motif with a few beads or metal threads to lend richness. As a rule, the pieces of the garments are sent her ready stamped to do, before they are made up, so she can handle these more easily.

It soon became evident to her that her orders were getting away ahead of her, and she did not like to lose business through lack of time. After giving the matter a little thought, and making careful inquiry, she located several other women who were willing to work for her in their own homes. She furnishes the material for the embroidery work, and takes the responsibility of the selection of the decoration and the quality of the work. She pays her workers fair remuneration, giving each just what she can do best. In this way, she is able to turn out a very large amount.

No one of these women could give her whole time to the work, and many of them do not wish it known that they embroider for money at all. Our invalid has an income annually which many a business man might envy.

Can You Make Fine Towels

Every housewife is particularly interested in buying nice linens for her home. Why not make a specialty of household linens? There is plenty of opportunity for originality and variety.

Guest towels can be decorated with cross stitch, imitation of filet lace, crocheted work, and embroidery; and larger towels can be made with plain hemstitched ends or decorated with monograms or initials, or in any desirable way.

One very attractive style is to finish the towel with hand crocheted filet lace with a cross stitch design to match the room. These can be sold for from $1.00 to $5.00 depending upon the amount of work, and the fineness of the damask.

Bedroom sets may consist of pillowcases, pair of sheets (one being fancy), a dresser scarf, and three towels. Make one towel of the heavy Turkish toweling variety, a regular size, linen one, and a small guest towel. Let it be known that this work can be done to order, and that stock supplies are already on hand. Customers will not be wanting.

Attractive handkerchiefs can be made with a colored crocheted edge to harmonize with any costume. A handkerchief with a tiny double hemstitch and the crocheting done through the hemstitching is very dainty. Another appreciated style is where the hem is rolled and a colored initial is done in the corner. This initial may be in dainty embroidery or cross stitch.

One woman who made these, sold all she could produce at fifty and sixty cents apiece.

Profit From Evening Work

A handsome profit is made from her spare time in evenings, by a woman who buys sheeting and pillowcase materials by the bolt. She purchases excellent quality, as a cheap grade is not worth the trouble. These are hand hemmed and made extra length if customers so desire. Many people prefer their sheets two and three-quarters and three yards long. These sheets and pillowcases are embroidered, decorated, or marked in any way the customer wishes.

Part of the work is done to order, and she also keeps some stock sheets and pillowcases made up, which she can sell to those wanting them in a hurry. Her spare time nets her a comfortable sum, and the work is easy to do and not trying to the eyes.

Money From Coffee

An energetic woman earns her living — remember, her entire living — by buying coffee wholesale and selling it retail to friends and customers. She hires a boy to deliver the orders after school, and pays him 25 cents for each additional customer he gets for her. She now has over a hundred customers.

When you realize that the average family uses at least a pound of coffee a week, and some more than this, you will realize that her output is considerable. She is careful to select a high grade of coffee, and to keep the standard uniform. She also sells to a couple of hotels and restaurants, and makes a handsome profit from this source.

Brass Bed Covers

One woman who has a faculty for doing unusual things, devised the plan of making fitted covers for the top parts of brass and metal beds. She makes these out of fancy figured flannelette or cotton, to match the colors of the room. They sell readily, as brass beds generally look worn after a time, on account of the action of air and from the handling they get. The effect is very pleasing. Sometimes valances for the windows are made of the same material, giving unity to the furnishings.

First Shoes for Little Folk

Money may be earned by making babies' shoes of white felt. The material is not expensive, and a yard of it will make a good many shoes. Get a pattern from a reliable pattern company. Get one not too difficult to put together, or in too many pieces. Have sharp scissors to cut the felt. Make and embroider them in white, cream colored, pink, or blue floss. They make beautiful gifts and appeal to every mother.

Stock Buttonholes

A woman who is a good hand at making buttonholes, and yet who does not care to have garments brought to her for this purpose, can earn quite a little money as did an elderly woman out West, by working buttonholes on strips of muslin, or other material doubled.

These buttonholes were made in three sizes, and were made three-quarters of an inch, and an inch and a half apart. They were made in strips of six and a dozen, and sold to dressmakers, fancy goods stores, and individual customers who were not experts at the work. These strips can be stitched under the hems of waists or other garments very easily and simplify the making of children's clothes and undergarments readily.

After it became known that she would do this work, pieces were often sent her of gingham, dimity, silk, or woolen material with the buttonhole places marked, so that she usually had plenty of work on hand for her spare time. When she did work of this latter kind, she charged by the buttonhole. When she sold the strip, her price included the value of the material, which, of course, was small.

Every-Day Necessities

A woman who is handy with a needle and yet who has to be home on account of her family, earns a considerable portion of the living expenses for all by doing plain sewing. She secures her customers by carrying a two-line want advertisement in a couple of papers three days a week. She makes sheets, pillowcases, towels, children's school handkerchiefs, aprons, rompers, women's house dresses, plain pajama suits, night shirts, bungalow aprons, and similar articles. She has all that she can do. Her customers furnish their own material, although for her own convenience, she carries a small stock of thread and buttons. In some seasons of the year, she has to employ an elderly woman who lives near her to assist with the sewing. She does all the cutting and laying out of the work.

Fancy Coat Hangers

Would you be interested in five or six dollars per month extra money to do just what you please with?

Not a large sum, and yet at the end of the year it would buy a handsome suit, help with the fuel bill, or pay for dentistry for one or more people.

Making coat hangers has done this for a busy woman. She buys the common wire kind at 5 cents each. Cotton batting is wrapped around the whole hanger. Next, she takes two yards of No. 16 ribbon which is gathered at either edge, being folded to make two pockets which open from the center. The wire hanger is slipped into this and the ribbon gathered so that the hanger portion is completely covered. For the hook covering, one yard of No. 5 ribbon is used.

To add to the attractiveness of the finished article, a small sack of sachet powder is sewed in the center of the hanger, or the sachet powder may be scattered through the batting.

The material for one coat hanger can be procured for as low as 25 cents or 35 cents, if ribbon sales are watched, and the finished article sold from 50 cents to $1.00 depending on the richness of the ribbon. These articles are in demand because so many of the wire and wooden hangers are rough, and tear or fray the silk and brocaded lining of expensive garments.

As our friend does not like to market her article herself, she employs the business-like sixteen-year-old daughter of a neighbor. She fits out a sample box, the young lady calls and shows the goods to likely prospects. She is successful in finding a market which exceeds the output of the housekeeper-manufacturer.

Nickels and Dimes

A handy woman in a small town made her own house dresses which were admired by her neighbors, so she offered to make similar dresses for them — better made ones, and at less cost even allowing for the time of making them, than these women could buy in the stores. In a year, she had a regular business of making simple wash dresses for the young girls and the older women of the town.

She did not demand large profits and was willing to give just a little more for the money spent than they could get elsewhere. She was careful, however, to use good materials and to count in all of the supplies she was obliged to use. She purchased as much as she could wholesale, so as to make an extra nickel and dime wherever she could. These small items rapidly counted up into dollars and part of every dollar was put away in the bank.

There never was a time like the present when small expenditures have to be watched and when the earning capacity of every individual means so much. Make the nickels and dimes count! Besides it is what you save that counts in the long run, more than what you earn.

Pennies for Stitches

One woman who has no talent for embroidery can make exquisite buttonholes, and she readily demands 25 cents to 35 cents an hour for work, depending upon whether it is to be done on coarse or fine material. Her customers bring the work to her and come after it. A small advertisement brings her all she can do as so many home dressmakers are not expert at buttonhole making.

She also finishes towels, table linens, and under garments with attractive edges. Sometimes she rolls the hem and sews on fine lace over and over; or again she hemstitches or feather stitches. For doing the work on a dozen damask lunch napkins she received $5.00. The advantage of this work is that she can take it up any time and make use of many or few spare moments as the case may be.

Rubber Bibs for Babies

One mother finds ready sale for babies' bibs made of thin rubber and shaped just like any other small bib. This article is especially welcomed where children are teething. She gets 25 cents apiece for each, and the actual cost is a trifle less than 10 cents each.

A Bib of Especial Shape

While traveling in a western Pullman, a Boston mother saw a bib of exceptional merit on another mother's baby. Being an observant woman, she made a note of this bib in the little blank book which she carried in her bag, and when she reached her home, she experimented with a piece of old cloth and cut out half a dozen bibs according to the pattern she had made.

These she bound around the edge with white wash tape, stitching the binding neatly in place. Two sets of ties were placed on the bib, so that it would be fastened about baby's neck and back of his waist.

Her neighbors who had children were glad to pay her 50 cents for one of these bibs, and most mothers purchased two, so as to have one on hand quite fresh and new for company or away from home use. These articles were shaped like an apron with a bib fitting snugly about the neck.

Oilcloth Bibs

An oilcloth bib for children is a good seller. It is made about ten inches long and with a pocket in it to catch crumbs. The pocket is made by a double piece of oilcloth to fit across the bottom of the bib and bound with tape. The edges of the bib are also finished in this manner. The bibs save the children's clothes and also keep crumbs from the floor, saving washing and work.

These articles can be made to sell for from 15 cents to 30 cents, and give a good profit at that.

Handled Dusters

The little wooden dish mops sold in the Five and Ten Cent Stores make excellent dusters for furniture, for the corners of stairs and balustrades.

By purchasing in quantities they can be bought direct from the manufacturer at a considerable saving. To put them in proper condition for dusters, mix one pint of kerosene with four ounces of paraffin oil, and after mixing thoroughly, dip each mop into the oil and squeeze out tightly. Turn the mops upside down in a basket or can which will hold the handles and leave them to dry in the air. Let stand a couple of days before using. Each duster should bring 15 cents or 20 cents, and the selling can be handled to good advantage by a bright child, and is an easy way to earn a little extra money.

A Wall Paper Cleaner

One of the drawbacks to the wall paper cleaners sold in the stores is that the average individual does not know how to use them, and such a small quantity comes in many packages, it is discouraging to tackle a big room with this amount.

In the springtime any woman can earn a good deal of money by making a wall paper cleaner. Advertise this and if possible get some man who makes a business of cleaning wall paper to use your product, as he will be a generous customer.

Take one quart of flour, and a pint of water, mix into a stiff dough with equal parts of household ammonia and plain water. Work and knead until smooth. Wipe the paper with this batch of dough working so that a clean surface will be presented with every stroke. Work from the top down. This is an excellent and simple method, will not injure the colors, and can be used by anyone. Now that labor is so high, many people will buy a good cleaner rather than go to the expense of redecorating. A home worker can use this with success.

Rubber Cases for Traveling

Rubber cases are indispensable in traveling, for weather conditions are extremely uncertain.

As a gift, such an article is acceptable and as an article of sale is in demand.

Use a piece of rubber sheeting twelve inches square, allowing one-fourth of an inch all around for seams. Gather two opposite sides with fine stitches leaving the thread without breaking it. Cut two circles of the rubber sheeting having a four-inch diameter. These circles are to form the ends of the case. Baste the gathered ends around these circles and stitch on the machine, having the seam on the cloth covered side and the rubber sheeting part for the finished inside. We have now a cylinder of rubber cloth. Finish the two edges with tape and fasten with two buttons and rubber tapes.

The next thing is to make a cover. Select brown linen or other suitable, washable material. Cut and make in exactly the same way only allowing it one-fourth of an inch larger all around in size. If preferred, a point may be left on one side to form an envelope flap for the case cover. Decorate in any way desired. Tan linen is very attractive feather stitched in blue mercerized cotton and the word, "RUBBERS" embroidered in conventionalized letters in blue floss; or there may be a fancy finish in the form of ribbon binding or colored linen and a monogram. Fasten the outside with fancy buttons or two patent clasps four inches apart. The complete article may be made at the small cost of 25 cents and will easily bring 75 cents.

A Surprise Gift

A pair of rubbers may be bought and enclosed, making a "going away" present. To fasten the rubbers and the outside case together, a couple of stitches may be taken here and there, and these may be readily ripped when the cover is to be laundered, or snap fasteners can be used at the ends so the inner case may be slipped out whenever the rubber part is to be sponged on the inside because the foot coverings have soiled it.

Sunday Desserts

One woman who does not care to spend all her time in gainful occupation, and yet who is glad to do a little extra work to give herself some pin money to use as she pleases, makes a speciality of Sunday desserts.

She takes orders on Friday and Saturday. These come to her mostly over the telephone from a list of customers which she has built up. To begin with, she let her service be known among her friends in an informal way, and one after another has mentioned it to their friends and neighbors, until she has all she can handle in this line of work.

She delivers the desserts either Saturday night or Sunday, as the case may be, and as everything is the best of its kind, she plans to make 40% profit. The actual work of preparation only interferes with two days of the week, and she has all of the rest of the week for herself, and a nice sum of money to do with as she pleases!

Dresser and Sideboard Covers

A woman who travels a good deal is making a speciality of dresser covers, covers for dressing tables, sideboards, and buffet covers.

She makes these of heavy white linen and usually puts an insertion and an edge of hand-made lace of a rich creamy color. These covers sell readily at from $4.00 to $8.00 depending upon the size and the quality of the lace. They are very beautiful and last a lifetime, and are popular for gifts to brides, and for guest room use. She will take orders and will make a set of several covers to match if the customer wishes. In her travels she picks up choice laces and lengths of linen, and as she nearly always carries one or two samples of her work in a neat box she keeps for the purpose, she often makes good sales to people whom she meets on the way.

Door Bags

Door bags made of crash or cretonne about two-thirds the length and width of a closet door and lined with many pockets, help to keep the closet tidy and prove a great help to the woman who has to do with little space and many belongings. These sell at from $1.75 to $5.00, depending upon the material, the finish and the size.

Scissors Caps

We do not always realize how small items of money count up and how ready people are to buy a 25 cent article for themselves or for gift purposes.

One woman made all her Christmas money this year by selling little scissors caps. She takes a large-sized cork and crochets a cute little cap to cover this, using variegated crochet cotton and leaving a small opening in the bottom.

With a sharp knife, she cuts a slit in the cork and into this the points of the scissors are slipped. These readily sell for 25 cents.

Every woman who uses a knitting bag or who has little children, or who carried her scissors in trunk or suitcase, will appreciate a small article of this kind.

Table Pads Made to Order

Good money may be made from sectional asbestos pads for dining room tables, made to order to fit each individual table top. Make a paper pattern in this manner:

Paste sheets of newspaper together until you have a large enough sheet to cut out the exact size and shape of the table top for which the pad is to be made. Fold this pattern in sections of suitable size and shape to be laid in a drawer. If the table top is round, the sections will be in the shape of triangles. If the table top is square or oblong, the sections will be of this nature.

Now take sheets of asbestos, purchasing these at wholesale prices if possible. Four layers must be allowed to a section, and the sections neatly cut to fit the pattern. Cover on both sides with good quality of canton flannel. Baste firmly in place, especially between the sections, so that the asbestos paper will not slip. Now stitch on a machine, and you will have what can seldom be purchased in the store — namely, an asbestos pad which will exactly fit a given table, and that can be folded up neatly and put away, and at the same time is not clumsy in use.

The total cost, depending a little upon the size of the table top, is from $1.50 to $1.75, and the finished article sells for from $3.00 to $4.00. Moisture or heat cannot affect a table on which this pad is used.

Furniture Covers

Almost any housekeeper likes cool, dainty covers for her furniture in summer time.

Bedroom sets of flower-sprinkled cretonne are lovely, and linen covers, plain and striped, for living rooms and library, are much appreciated. These covers save the upholstery, protect the carving from dust, and give a refreshing atmosphere of coolness; but everyone will not take the trouble to make such coverings for themselves. Besides there is a little knack in doing it the first time. This knack can be easily learned, but the woman who has her own furniture to cover rarely thinks it is worth while, so here is a money-making opportunity for the woman who will advertise.

The following suggestion will bring satisfactory results:

> *Cretonne and Linen Covers Cut, Fitted, and Made to Your Own Article of Furniture*
>
> Select your materials to please yourself, or order them from me from the samples which I will show you. Have covers made *now* for next season's use. Every member of the family will appreciate the change and attractive freshness of bedroom, living room, or library. You will wonder how you ever got along without them!

One woman made such a success of doing this that one of the large furniture stores took it up, hired her, and placed her in charge of this work, giving her a number of assistants, and making frequent window displays of these covers in the spring and early summer.

CHAPTER XVIII

Money From Helpful Service

MANY times it is not possible for the woman who would earn something, to give more than a small amount of her time to it, but if she has something in mind to which she can turn, and has that work all planned so as to make the most of every spare half hour, she can accomplish a great deal in the course of the year.

Have you ever noticed in going into different business offices, how soiled, smoke-grimed, and weather-beaten many of the curtains are which have been placed at the window to keep out the gaze of curious individuals, and to insure a fair degree of privacy? Many times these soiled curtains give an unfavorable appearance to an otherwise neat office.

A dentist of my acquaintance always has such attractive quarters and such beautifully laundered curtains, that I wondered if he had someone who looked after this work regularly, for I knew that his wife was delicate, and of necessity spent part of the year at a health resort.

I was somewhat surprised then, to have him tell me that a woman of refinement who lived in an apartment not very far away, attended to his curtains for him. It seems that one day he was attending to her teeth. When he was through, she asked him if he would not give her the responsibility for keeping his curtains daintily fresh.

He smiled in an embarrassed way, and said he had noticed himself that those curtains looked pretty bad, but he hadn't any others to put up in their place.

Promptly an opportunity to earn occurred to his patient, and she said:

"Let me take the measure of your windows and select you some plain but dainty muslin and make a new set. I will come and put them up for you before office hours some morning. Then I will take the others away and launder them, and have them all ready to replace these when they are soiled.' In my own windows which are open a good deal, I find that I need fresh curtains at least once in two weeks, or at longest once a month."

The dentist was only too glad to have someone to attend to this for him, and he authorized her to buy the muslin, bring him the bill, and he would allow her twenty-five cents a window for the making. As this merely meant stitching a hem in the bottom, and a broad groove in the top, the pay was satisfactory.

But it scarcely seemed worth-while for this lady to tie herself down to a single set of windows. So she had neat cards printed, setting forth the service she was willing to give, and also adding to this a special window washing service, for being a careful housewife, she knew that clean curtains should never be put up to soiled windows. She had no notion of doing this work herself, but she made arrangements with a regular window washer to go and do the windows the day before she was to put up clean curtains. He gave her a commission on all the business she secured for him in this manner.

In some of the offices she received orders to hemstitch double sets of scrim curtains, and of course, for this she received suitable pay. As the sash curtains were short, they were easily done up, and her patrons found that by this plan, they always had clean, attractive windows at a moderate expense.

In time, she added to this another special service in the form of clean curtains of her own providing, for less particular patrons. These were a stock length, and of a durable material. Her plan was to call, change the curtains, and make a flat charge including laundering and rental, on the same plan that clean towels are furnished by many companies in different parts of the country. Some of her customers wished fresh curtains once a week, others once in two weeks, while some were satisfied with a monthly service, So all in all she had quite enough to do to keep up with her schedule.

This same plan could easily be applied to the laundering of hair dressing establishments. Usually there are not only the sash curtains, but the long, white curtains which divide the different sections or booths, as well as the many towels, and aprons of attendants.

Anyone making a specialty of hair dressing and beauty parlor laundering, should be able to gain the patronage of several establishments, and by calling regularly and delivering fresh supplies, a fair income should be made. A power washer and a mangle would make the work very easy, although of course, some hand ironing would be necessary, especially for finishing edges properly.

Caring for Sewing Machines

How often we hear women exclaim, "I do not know a single thing about machinery, and when I have to clean my sewing machine, I just dread it for days and days. I usually leave it until the dressmaker is coming, and then I have to get up early and go at it in a hurry. I wish I knew someone who would come once a month and clean, and oil, and adjust my machine for me!"

Really, this is not a half bad idea, and while our woman mechanic is attending to the machine, she will save time and trouble for everyone concerned, if she will go over the vacuum sweeper, and see that the gas range is adjusted properly, and give such attention as may be necessary to any other piece of household apparatus.

Some women have a knack and foundness for mechanics, and seem to know by instinct what ails the washing machine as well as the sewing machine. Then, too, have you ever noticed that when these utility articles go on strike, it is sure to be at a most inopportune moment?

The secret of the whole thing is that women just use and use their machinery until it breaks down. Men who are wise, do not do that way. They will take their cars to the garage and have the valves ground, and other timely repairs made *in advance of trouble,* or at the first sign of improper operation.

Why should not a woman with the ability to handle apparatus of the household, work up a profitable list of customers upon whom she could call once a month, giving such special service as would be appreciated? Or, if the regular list of customers gained was not sufficient, a brief advertisement stating that at a certain address a woman could be located, who would give household mechanical repair service at fair rates, the results would surely be satisfactory.

Chance for Retired Teacher

A surprising number of housewives are retired teachers, and yet relatively few of them keep in touch with school work, although it has taken much study and training to equip them originally as efficient workers in the educational field. We hear much about conservation, or the saving of what we have, and this should apply to experience as well as to anything else.

An active young woman who thoroughly enjoyed teaching, married and settled in a town of from one thousand to two thousand inhabitants. She could not get away from her interest in the schools, and so she often went to visit the different departments.

Again and again she was able to earn an unexpected amount of money by " substituting " for a day, a few days, or a week or two. She could also plan her household arrangements for a short time, whereas she would not have been able to do so for a long period.

Later on, when her own children came, her friends said she would have to give up her school work entirely, but she only laughed at them, and said that there was now all the more reason why she should keep in touch with it. So she planned to visit the schools as often as possible, and to keep in touch with the requirements of the different grades.

At the close of one of the terms, the examinations were singularly hard, and a number of the pupils failed. Our young mother saw her opportunity, so she let it be known that parents desiring extra or special help for their children, could receive such from her at suitable hours, for a fair remuneration. Part of this work was done in vacation time when the regular teachers were away, and part of it when school was in session.

At first, she tried to teach each pupil individually, but as she could not give more than an hour and a half or two hours to the work each day, she could only handle a limited number of individual pupils. She found, however, that she could take several at once and afford to make the charge somewhat less. However, if a pupil wished individual help, she usually could plan some special time for this at the convenience of both.

Many times pupils just beginning new subjects were puzzled in getting the right start, and most of the parents would rather pay a trained teacher for this instruction than to attempt to give it themselves, or to permit their children to drop behind, or grow discouraged.

So those who have been teachers do not need to put their training on the shelf to rust and get moth-eaten, for if they wish, they can keep it bright with use and earn a comfortable income in so doing.

Help for Active Teachers

We are accustomed to think of pupils as needing help, but do not always realize that the teachers themselves may be glad of assistance. Many a teacher has broken down because her strenuous hours in school, coupled with the correction of examination and test papers at night, have proved too much.

One ex-teacher who enjoyed this sort of work noticed that a neighbor-teacher of hers usually kept up with difficulty the last half of the year, and frequently had to go to considerable expense for medical treatment.

So she put this proposition up to her, that she, the retired teacher, would have a fair compensation per hour, take the exercise and test papers, and give them careful correction and grading. Each set of test papers would be accompanied by a couple of typewritten pages, of the loose leaf type. These pages would contain the names of the different pupils, the grade received, and any remarks about the examination papers or flagrant errors which the teacher should know. The date of the examination would also be given, with a copy of the test questions. The regular teacher would file these in a loose leaf book, and they would make a valuable record for reference throughout the term, as to the progress of each scholar.

In the course of time several teachers availed themselves of this service to their own relief, and to the real benefit of the work, for the papers were more carefully examined and marked, and the accompanying record kept the teacher thoroughly informed.

Relining Coats

In the fall of the year, and the spring also, a neat sum can be realized by relining women's, men's and children's coats. Many times these garments are in excellent condition, but the light-weight material has given away. A new and attractive lining will often double the length of service of a garment.

The way to do this work is to rip out the old lining carefully, not stretching the seams. This can then be used as a pattern for the new lining, so that the work of making and putting in the fresh portion is sure to be satisfactory.

Most merchants are willing to allow a discount to those doing service for others who come to them to purchase supplies, and as the amount of material cannot be accurately determined upon until the lining is ripped, the woman who does the work often has the commission for buying the goods. Hence the possibility of a little extra profit without any injustice to the customer.

Supervising Children's Home Lessons

Many children do not know how to study, and so they dawdle away an hour or two hours when a half hour of brisk, supervised work would accomplish much finer results.

Why not organize a Home Work Study Circle for children of certain grades, limiting the number of course, and perhaps setting the study hour from 7 to 7:30, and 7:30 to 8. Some children will require both periods for their work.

In both boys' and girls' boarding schools, the study hour is carefully supervised and a teacher at hand to give necessary explanations. This gives these children a decided advantage.

A study circle of this kind under the care of a trained teacher, would be a great relief to parents, and many times there are plenty of children right in the immediate neighborhood to give a fair income for this sort of work.

Caring for Cemetery Lots

Anyone who lives in a small town and whose physical condition demands out-door work, can easily secure contracts for caring for cemetery lots of those who have moved away from town, or for those who will be away a portion of the time, as well as for those who have no time for this work themselves. If required, a boy assistant may be secured for the heaviest part of the work.

The smaller towns have no florist, and the worker can also arrange to place flowers at stated times when desirable.

One woman who does work of this kind, is in constant touch with a city florist, and her telegraph orders are promptly executed. In her home town, it is generally known that she will provide flowers for special occasions if a few hours' notice are given, and much better service and satisfaction is secured through one party giving all orders, than where each individual endeavors to send in a separate order.

The plan followed by still another woman worker in this field, is suggestive. She is skillful in the use of her camera, which is of postcard size. In the fall she goes to one of the several local cemeteries, and after locating a neglected grave or lot belonging to some family of means, takes a picture of it. She develops these pictures herself, and during the cold weather months writes a letter to her prospects, sending the tell-tale illustration.

She makes definite offers of just what she will do, and how much she will charge, and she requires a retaining fee of from 33½% to 50%, as the case may be. Frequently she undertakes to have the lot levelled up, markers straightened, corner posts set up, or other needed work done. She also contracts to send at least two or three pictures of the plot during the process of the work, or when it is finished or the lot at its best. This is a guarantee that she is executing the work for which she is taking the money.

Selling Manuscripts on Commission

In different parts of the country, there are a good many people, and among them a number of clever women, who utilize either their spare time, or all of it to advantage, by acting as a literary agent.

The usual plan is to insert advertisements in reliable magazines, play-writing publications, and similar mediums of publicity, stating that the placing of worthy stories, plays, photo plays, articles, novels, etc., will be undertaken for a commission. Sometimes these facts are not given in the advertisement, for this would make it too long and expensive, but interested parties are asked to send for a free circular or booklet which will explain the whole plan.

The literary agent must study publications, stock companies, newspapers, motion picture producing firms, magazines, etc., and must know the kind of material that is wanted by each. When manuscripts come to the literary agent in reply to her advertisements, she sends them to the market for which they are best adapted. A number of these agents find that they have all the business to which they can attend.

The rates of charge are made upon different basis, each being a law unto herself. Some require a reading fee of $1.00 and refuse to undertake the sale of any manuscript which is clearly "hopeless," for of course, the reputation of the agent is somewhat at stake, and she does not wish to have editors and producers think of ber service as a nuisance rather than a help.

Some offer to revise or write letters of literary criticism for a definite sum, so that the authors themselves may do their revising when such is necessary. Manuscripts which are hopeful and promising are marketed on a commission basis which is usually 20%.

Lessons in Water Colors

A woman has helped support herself and her invalid husband many years, by giving lessons in water color painting. Some of the classes she holds in her own home, and finds that vacation time offers leisure for many to study art.

During the year, she holds classes in other towns near-by at the home of someone who is paid by free lessons in return for the use of a sunny room. Sometimes she stays a week, giving two lesson a day every day, or again, she goes to the town if not too far distant, once a week to meet her pupils.

Many of those who become interested in this way, come to her later for further instruction when they are in the city shopping.

She also has a sale of painted articles every year which brings in over $100. Her friends sell score cards, painted heads, place cards, card prizes, and hand-painted Japanese note paper, and get a percentage for so doing. She is busy all the time. Her studio is in her artistic little house. She needs no sign.

Draws Designs for Embroidery

A woman with a knack for drawing, writes that she has made a neat sum by executing original designs for embroidery.

She draws whatever the customer fancies in pencil, right upon the cloth to be embroidered. These designs are superior to those which are stamped as the drawing is perfect with nothing left out for the worker to imagine or supply.

When the customer wants the design for further use, she draws it upon architect's paper in distinct lines which show readily through a piece of linen, and can be traced with pencil or carbon paper. When she draws upon paper, she shades the flowers, suggesting to the worker how to embroider to produce a natural effect. Anyone with a talent for designing in drawing, can readily do the same and find sale for the designs because they are original.

Further than that, she can originate choice designs adapted to the season's styles, if she does so well in advance of the season, when such designs are to be used, and these can be marketed to pattern and stamping houses, who, of course, have to have somebody to do this work for them.

Just Uses Her Head

Another woman tells of her experience in earning by saving. Her plan is to save all magazine embroidery patterns, and have them on hand to stamp work for friends and customers. This woman lives in a small town, and yet she declares there is a never-ending amount of this work to be done, as so many of the ladies do their own embroidery and decorative work once it is stamped.

During the months of October, November, and December of a single year, she earned over $25.00. She uses Japanese tracing paper rather than the moistening process, as in this way she can make any number of copies from the same pattern. She says:

" I wish that all women would learn to use all the little means that come to them to make money at home. The small amounts soon add up to a large amount."

This is a most helpful suggestion, for so many are not satisfied with the everyday opportunities but are waiting for some big, spectacular means of earning money to come to them. The lesson of using the small talents — the things that seem to amount to little in themselves, is one which our Thrift Campaign should teach us.

Hotel Hostesses

Both resort hotels and those which cater to all-around-the-year patronage, find that an Official Hostess is a profitable and popular idea. Women of tact and some social experience find it remunerative and delightful to fill such positions.

The hostess greets new-comers and takes an interest in seeing that each is comfortably settled. By indirect questionings, she ascertains what pastime they enjoy. She brings congenial people together so that those who wish to dance, bowl, or indulge in out-door sports, will soon have partners. Cribbage and checker players are put in touch with each other, and tables are made up for auction bridge and other card games which flourish at resorts.

In the permanent hotel, the hostess advises women guests about the shopping facilities of the town or city, and which stores are likely to give the best values in certain lines. She also is an authority on club matters, church services, philanthropic movements, libraries, museums, and beauty spots for picnic and motoring trips. In fact, the hostess is just what her name implies.

Such a thing as unacquainted folk moping in a summer or winter resort hotel with a hostess is unknown, or people who are strangers in a town or city failing to discover its advantages and opportunities. A hotel where people can have a good time and personal interest taken in them, soon becomes talked about, and travelers plan to make it their headquarters whenever they can.

Any up-to-date hotel manager will recognize the advantages of having such a hostess, if the matter is presented to him by a woman fitted for the work. She must have social grace, charm of manner, tact, and the ability to discern much without appearing to do so.

One woman who does this work and is enthusiastic about it, has only a salary of $25.00 a month and her board and room for herself and little girl, but she ranks as a paying guest at a good hotel, and only gives certain hours of service each day. The other guests do not know that the hostess is on the payroll as a rule. She has time enough to do her own and her child's sewing, and has no housekeeping cares, expense of fuel, light, or service. All in all, she finds that this pieces out her small income satisfactorily, and is enabling her to lay up something for her daughter's later education.

Another woman who acts as a hostess in a summer resort hotel, has her room and board and $25.00 a week. She gives eight hours of service every day, meets a host of nice people, and enjoys a great many unusual advantages. She arranges for musicals among the guests, and once a week has an outside entertainer at the hotel's expense. She is gifted with the ability to make everyone feel comfortable, and to the management she has made herself simply indispensable.

Still another woman who is hostess in a large New York hotel has a suite of rooms, and her daughter with her. She receives a salary of more than two thousand a year, in addition to her living expenses. Her duties are not heavy.

Every lady guest finds a little letter of greeting snapped to the outside of her door within an hour or so of her arrival. This letter is neatly printed, and it introduces the hostess to the guests, tells where she can be found, and the different services she will be delighted to render. The hostess always moves about in the evening among the guests, and uses such means as suggest themselves to her, to make everyone comfortable and happy. She delights in calling herself a New York friend of out-of-town people.

Many of the large hotels have such hostesses and it is not infrequent for them to get letters from mothers whose daughters have to go to the city on business, asking for special attention and even chaperonage which she is prepared to arrange.

A Big Store Representative

A number of women are earning a living in this manner. Perhaps it will be best to describe the exact way in which one woman set about it.

She was faced suddenly with having to pay rent and living expenses for herself and an aged mother. It must be something which she could handle without capital and with but short absences from home.

Thrity miles distant was a city with large department stores. Seventy miles in another direction was another large city. She made a trip to each of these places and visited the leading department store. She sought an interview with the business manager and proposed that the parlor of her home would be used for the display of sample articles of special appeal to women, from both these establishments. She proposed also that she would take orders from her townspeople for matching silks, goods, and trimmings, attending special bargain sales, and in fact, acting as a professional shopper, she to go to each of these stores in person once each week.

Her pay was to come in the form of commission on the goods sold. As practically all the people in the town where she lived knew the excellence of these stores, and she advertised her special shopping and sample service, she soon had a tidy business in her own home without a penny investment. She was able to go out, and during her absence a young woman took care of the business for her and stayed with her mother for a small compensation.

Artistic Dyeing

A woman in moderate circumstances, but with a comfortable home, who had been accustomed to using the package dyes in renovating her own wardrobe, found herself suddenly a widow with two small children to support. She could not afford to discard all of her outer clothing and to buy black, so she undertook the dyeing of it herself.

She was so successful that someone said: " Mrs. Brown, you ought to do dyeing for other folks."

This gave her an idea. She began in a small way to dye and clean small articles for neighbors and friends. Shoes, gloves, laces, feathers, and ornaments were dyed or tinted to match suits and dresses of any color. Sometimes she uses the package soap dyes, and for certain purposes employes tube oil paints thinned with gasolene.

She has been so successful that her patronage is quite large, among her customers being milliners and dressmakers from her own and near-by small towns.

Professional Stain Remover

A correspondent writes us that she knows of a woman who has made a careful study of stains and their removal; also of mending fine linens, laces, and hand embroidery. She did some work for a well-known woman in her city, after which she was kept busy all of the time.

It was surprising how many cases there were of exquisite linens, stained with ink, fruit, or chocolate so as to be almost hopeless, but under this woman's skillful hand, they were restored to their former beauty. Her charge was made according to the nature of the stain and the care required in producing satisfactory results.

Naturally the nature of the stain and the kind and color of the goods have to be considered before the process of removal is started, for what will remove one stain will set another, and colored goods have to be treated with particular care lest the stain remover take the color out also.

Ink stains on white goods should be removed as quickly as possible. Rinse in tepid water, changing the water frequently. When no more will come out, soak in either sweet or sour milk, turning often. Sometimes this will take the stain away entirely, and again a dark spot will be left. In that case, soak in a weak solution of oxalic acid, then wash thoroughly *as soon as* the stain disappears with soap and water.

Old ink stains are frequently very stubborn. The same method will sometimes work and often the dark remaining stain can be removed by salt and lemon juice. If this does not take it out, soak in a solution of oxalic acid, and as soon as the stain disappears, wash in a solution of ammonia water.

Sometimes an ink stain is removed by a solution of Javelle water — one part of Javelle to three of water. As inks are made of different materials, the treatment must be according.

Ink stains on colored materials have to be handled carefully or the color will go too. Soak in turpentine, rubbing gently between the hands, and if this does not take the stain out, rinse, put into sweet milk, and let stand until the milk sours.

Iodine stains can be neutralized with a solution of hyposulphite of soda, by being washed in alcohol, and then rinsing in cold water; or if on white goods, by being scalded up with a solution of cream of tartar.

Iron rust will usually yield to several treatments of lemon juice and salt and sun; or again, it may be necessary to treat with a solution of Javelle water; or again, the stain may be touched with Syrup of Citric Acid. Touch the spots with a match dipped in the syrup, and then rinse out with weak ammonia at once, when the stain disappears.

Steel or copper rust are very stubborn. Apply sweet oil to the spot and soak in a solution of Javelle water — one to three.

Vaseline stains are likely to be stubborn. Sponge with turpentine and if they do not yield to this, with alcohol.

Chocolate and cocoa stains may be removed with tepid water and soap. Do not use hot water or it will set the stain.

Tea and coffee marks should be removed before the article goes through the laundry, as soap sets the stain. The boiling water process, or a weak solution of oxalic acid or Javelle water will nearly always prove successful.

For fruit stains, boiling hot water commonly proves effective, but the Javelle solution — one of Javelle to three of water, is often needed to finish the bleaching process.

Candle grease spots are not difficult if one goes about it in the right way. With a dull knife scrape off any of the superfluous wax, then use hot water to melt the grease enmeshed in the fabric if it is something which can be washed. If not, use ether, gasolene, turpentine, or alcohol to dissolve the grease.

Mildew stains on white goods can be treated with a paste of soap and starch, or by the lemon juice and salt treatment, or Javelle water. Old mildew stains are likely to require a soaking in the Javelle water, and a rinsing in ammonia water.

Medicine stains are uncertain, as one can never tell just what the ingredients have been. It is always safe to rinse in cold water. Sometimes this will take the stain out entirely. If the medicine is of a known acid nature, an alkali will be needed, such as a solution of baking soda, ammonia, Javelle water, or hyposulphite of soda. If the stain comes from an alkali, then an acid is called for, such as a solution of oxalic acid, lemon juice, or the syrup already mentioned.

It will often be found that a stain will change in color, because chemical action has taken place. A second treatment with Javelle water will usually take this out.

Tar and wheel grease are very difficult to remove. Before they are washed, cover with lard and put to soak in turpentine. Let stand until the next day, then rub gently and wash with soap and water.

Grease stains on silk can often be removed by the application of straight alcohol. Use a clean blotting paper underneath, and brush with a pad of absorbent cotton until dry, to prevent the formation of a ring.

Gasolene with a teaspoonful of salt to a half pint of the liquid (keep away from light and fire) is also a good stain remover, the salt preventing the formation of a ring.

Equal parts of ether, alcohol, and gasolene makes an excellent liquid with which to clean a soiled surface or to remove stubborn spots.

When about to remove a stain of any kind, experiment with a small portion to determine on the best method of treatment, unless you are certain what the stain is, and how to remove it. If the goods are colored, take a small piece, even a mere shred, and experiment to determine whether what you plan to use will destroy the color.

Still Another

Still another young girl of sixteen, who had always helped her mother, decided to capitalize her fondness for beautiful dishes and choice silver. She was surprised to hear many of her mother's friends tell of how they disliked to clean their cupboards, china cabinets, and sideboards. She decided that this was because they contained so many small articles which needed handling several times and cleaning before they were rearranged.

This was the very work she loved to do, so beginning with the New Year, she offered her services to housewives with whom she was acquainted. For a reasonable charge per hour, she would come after school, and shelf by shelf, and drawer by drawer, would put all of the cupboards, cabinets, silver chests, etc., in exquisite order. Many a housewife declared this to be a godsend, for when the regular housecleaning came, it was such a relief to have all the fussy work beautifully done.

Our young friend proved so careful, that she was trusted with the finest of china, and the choiecst of cut glass, for she had learned in her own home how to handle them and care for them properly.

She had supposed that this work would be entirely over when the housecleaning season was ended, but she found to her surprise that her fame had gone abroad in her community, and hostesses were only too glad to employ her throughout the year when they were about to entertain and wished their silver cleaned or any special work done.

By this means, she was able to earn a sum of money sufficient to clothe herself daintily, and to provide her own spending money as well — a help which meant a good deal to her parents, who were going through a time of financial stress.

Taking Care of Nurses

Nurses will get married, just like other folks! One of these, a graduate nurse, in time found it necessary to help support an invalid husband and to keep two growing boys at school. She could not leave home to practice her profession, and yet she felt that she should make use of the knowledge which was hers in some way.

So she rented a good-sized house, furnished it simply, but neatly, and offered her rooms to nurses, taking pains to give her patrons the quiet and rest which she knew they would appreciate so much.

As the nurses were away much of the time, but wanted a room to come to, the upkeep was less than in a rooming house of the usual kind.

If they wished to pay her extra, she kept their suitcases packed with everything necessary, so that they could go from one case to another without the worry and loss of time it took to repack. She also made uniforms, aprons, and caps to the individual order of each. Being a sweet, motherly woman, she had no trouble at all in keeping her house full.

Coaches in Social Usage

For years a woman who has enjoyed social opportunities herself, and has trained her daughter in correct usage, has made a fine income as a social "coach."

Being a woman of grace and culture, she sees at a glance the failings of her pupils. She teaches them how to stand, how to walk, how to enter a room correctly, and all the other small graces that one recognizes as "finish." In addition to this, she conducts study classes and will give her pupils a comprehensive resumé of popular fiction and current events.

At any time, any woman may apply to her privately for help with the solution of any social problem, and for a reasonable fee, will be given such help as she may need, whether it be in writing a formal note of refusal, in planning a Coming-Out Party for a debutante daughter, or a wedding which must be perfect from start to finish.

Few people realize how often the average woman is at a standstill, not knowing just what good usage requires, and how distressing it is to be guilty of a breach of social etiquette.

This woman has made it a point of holding the confidences of every client in strict secrecy, so that no one need feel the least embarrassed in going to her for help.

Money in Color Work

There is much quick money in tinting prints, postal cards, photograveurs, tally cards, and dinner cards. There is a ready sale for any form of these pseudo water-colors. The department stores will take them in their stationery section, and they are sought as gifts framed in molding or in dainty satin ribbon. Score cards sell at twenty-five cents a dozen untinted, or $1.50 tinted.

The best way to get started in this work is to take samples of one's handicraft to places likely to be interested, and from these, orders for quantity lots may be taken.

Two Novel Occupations

The woman chiropodist fills a really useful place in the economy of things. One dollar per treatment at the house of the patient is a moderate charge, and the science—for science it is—is not difficult or expensive to learn. Each patient can be relied upon to send others, and once the work is started, it is easy to build up a steady and profitable patronage.

Probably the best way to prepare for this work is to go directly to a school of reputable standing, which gives a thorough course of training. This training is not prohibitive at all in expense. After the course has been completed, it is well for the student to work with a chiropodist for a time if possible, to learn the practical problems which must be met. Then work can be undertaken with a greater likelihood of success by the individual.

Women are especially popular in this field, because they are painstaking and thorough. Some prefer to establish regular offices, and others, for a time at least, seek home trade. The expense of starting a regular office is more, on account of the rent and equipment, and many have begun by doing the work at home first, and afterwards following it up with a permanent office.

Rent Collections

The woman collector is not such an innovation as might appear. One woman has been given charge of certain flats in her vicinity. She pays her own rent to this same firm, and so each knows the other to be reliable. From the different renters she collects the rent and looks after the necessary minor repairs. She is successful in this work, as she seems particularly adapted to it. She receives 2½% commission on all collections, and a commission on the repairs which she supervises.

She finds the work interesting, and is enlarging her operations by taking more real estate on her hands to look after, for it is evident to her that if she devotes even half of her time to the work, she will make a very satisfactory income.

Teaching Basket Weaving

Anyone familiar with the art of basket weaving can turn that knowledge to account by teaching.

A friend of the writer has realized quite a sum of money in a single season from this occupation. She has had on an average of ten pupils a week at fifty cents a lesson, and each one taking four lessons, making an income of $20.00 per week. In four lessons an apt pupil can usually learn the principles for making almost any kind of basket, jardinere, or tray. This woman has conducted these classes for several weeks each year, or as long as there were pupils enough to make it worth while.

One school teacher who had learned how to make attractive baskets of different shapes and sizes, having taken a number of lessons to perfect her in the art, made enough baskets in her spare time during the year, to make a charming display at a summer resort where she went for her vacation. She sold baskets and gave lessons, devoting only the morning to this work, and having her afternoons and evenings free. By this means, she was able to pay her expenses and to have a tidy sum besides.

Young Girl Earns Money

A young girl, anxious to earn pin money, went around to several households and offered her services to do the weekly or monthly cleaning of silverware, as the housewife desired.

From the first her venture was a huge success, as housewives were in need of just this sort of help. The work was light but difficult to get time to do with the other household duties.

Her charges for cleaning were as follows: Spoons, knives and forks, 5 cents per dozen; other articles from 5 cents to 25 cents each, according to size. She furnished her own polish and brushes, and the silverware was always ready for her when she appeared to commence her work. She found she could do the work more quickly and satisfactorily to furnish her own supplies than to depend upon those of different quality, which might be offered her in the home.

CHAPTER XIX

Some Unusual Ways of Earning Money

THE obvious things to do are so likely to be done by other people that it pays to keep one's eyes opened for unusual means whereby money may be earned. It pays to be on the alert for such opportunities, for usually there are only a few people who can meet the requirements, and perhaps you are one of those very individuals. The people who are willing to strike out into slightly traveled paths are sure to profit to a surprising degree.

Or, if you have a special talent, consider seriously how such a talent can be turned to some commercial use. Do not think that you must follow the same lines which have appealed to everyone else.

I know of a woman with two small children who is so frail that she was not able to do any housework at all. Yet, she had a nimble brain and had always been able to write quickly and with ease. It was the earnest desire of her heart to cross the continent to her old home in the East to see her aged father and mother once more. And the only way she could do it was to earn the money herself. For the trip she would require $800 — not a small sum by any means for a woman with so serious a heart trouble that she never knew when she lay down at night whether she would see daylight again.

Her first step was to apply for a commission as a Notary Public, and, accidentally, she found out that certain important records of the county had never been written up and got into shape. Such parts as were extant were in a chaotic condition. She knew nothing about law or land titles, but she was intelligent and capable of following out a chain of thought once it was started. Besides, she wrote an easily read hand.

She went after that job of writing up the records and it took her many months to do it, but when she got through she had learned a great deal and had enough money for her journey. Moreover, her health was better because she was happy in the prospect of doing what she wanted to do.

Almost anywhere a Notary Public is in demand and it is little work to witness a signature, take the oath of the applicant, and the fee for this service. The price is optional with the Notary from fifty cents to one dollar being charged.

Laws governing Notary Publics vary in different states, but anyone interested can readily find out just what the laws and regulations are in her own particular locality by writing to the Secretary of the State at the official capital. Or, by asking some other Notary as to the method of procedure.

One young lady who qualified, found that she frequently made a dollar or two a day, and was called upon to give very little of her time.

Those who are located out from the center of the city, in the suburbs or the country, will find many who are glad of the convenience of a Notary letter.

A young woman who had a position in a large office building added substantially to her regular income by this means, and her employer did not object in the least as she frequently put in extra time for him. A small sign with the words " Notary Public " tells the story.

Raising Canaries to Sell

One young woman writes us of the wonderful success she has had raising and selling canaries, and she urges other busy housekeepers to try this fascinating and profitable business. She says: " If you love pets and enjoy caring for them, commence raising canaries right now." Buy a pair of handsome birds, and these will not be very expensive. Put them into a medium sized cage which must be kept beautifully clean at all times, for nothing will affect the health of the birds more in confinement, than unsanitary conditions. The cage should be cleaned each morning, and the perches kept in good condition. These can be washed occasionally with hot water and salt, but if they are washed every day, they soon splinter and make the birds' feet rough and sore. Some canary raisers keep a small piece of glass or a sharp knife to scrape the perches smooth and to assist in keeping them clean.

See to it that there is a generous-sized piece of cuttlefish bone and that there is clean, fresh water and seed in abundance. The drinking cups should be washed out with soap and water every day and rinsed. Put a wire nest in the corner. If you cannot get a wire nest — a strainer of suitable size, such as you can buy at the five and ten cent store, will do nicely — take a small, round or square box. Put a lot of twine cut in short lengths in it, and some between the wires of the cage, and the hen bird will enjoy herself building a nest to suit herself. Or, if you wish to do this work, take some cotton batting and line the wire strainer or nest, tacking the batting in place with a few stitches.

Our friend writes: "I have now young birds singing which are less than two months old, and are already spoken for at three dollars each. I have raised canary birds for many years, and have sold singers for from $1.00 to $5.00 each, and females at from 50c to $3.00 each. In order to be sure of satisfied customers, I always guarantee singers.

"Not being able to care for as many as I can sell, I have several friends and neighbors, who are housekeepers, raising birds for me at their own homes from the American raised canaries. Some of my customers prefer these to the foreign birds. These customers are not used to the voice of the roller and prefer the ordinary song of lilting sweetness with which they associate the canary of their youth.

"If I wish the young bird to learn the song of the *foreign* bird, I never let it hear the *American* singers. Just as soon as these baby birds can feed themselves, I take the young males and put them in the room with a fine St. Andresburg roller and they learn his song just as children learn the language of the people with whom they are raised. My birds sing at night as well as day. A young singer just four weeks old will often sing merrily after lamplight. I talk to my birds a great deal, for, like children, they enjoy having attention paid them and will repay you for your notice with sweet music."

Just how much money is cleared on canary birds, depends upon how extensively one goes into the business, and the price received for the graceful creatures. Almost everyone loves a bird, and it is good, especially for children, to have a pet dependent upon them, for which they must care for regularly, and the responsibility of which they must assume.

Reports come to us of those who have cleared from $40.00 to $100.00 the first season raising canaries. What one woman can do, another can do. If care is taken keeping the cage clean, if the birds are given an opportunity to take a bath, and their food is mixed one-third rape and two-thirds canary seed, with a little hemp added during the breeding season, they will thrive. Furnish them with a little sand or gravel. The seed and bird sand can be purchased at a drug store. They require green food, and will relish lettuce, pieces of fresh apple, and chickweed, when this is in season. You may expect an egg about eight days after they have mated. They will lay from three to five eggs, which are due to hatch in two weeks.

German Canaries

Another woman writes us that she has a nice bank account of about $300, made wholly from selling birds. She raised German canaries and sold them from $1.00 to $5.00 each, according to the quality. She was offered $35.00 for one of her best singers, which, however, she felt she could not afford to spare. She found the work light, pleasant, and very profitable.

Sometimes it is a good plan to take a little muslin bag of dry sulphur and to fasten it in the top of the cage. The birds will pick at this, and a fine dust of sulphur will float down over them, killing the insects with which they are often troubled when in captivity.

Another Breeds Canary Birds

An eldery woman who cannot leave her home very often, makes an income by breeding canary birds.

Several years ago she purchased a pair of fine canary birds and proceeded to rear young birds. Part of these were sold, but she kept some of them for mating. At mating time she sees that the birds have plenty of building material.

Fourteen days after the eggs are laid, the young canaries are hatched, and the young birds are then fed on the yolks of hard-boiled eggs mixed with bread crumbs.

When the birds are five days old she gives a little soaked rape seed mixed with their food. As the birds grow, they are allowed the same diet which the parent birds have — canary, hemp, rape seeds and other green foods. In this way the birds grow strong, and there is little loss by death.

A good young canary will sell for from two dollars up and there is always a good sale in her locality, she declares, for healthy singers.

Day Pillows

One woman with a knack for exquisite hand-work, makes beautiful pillows to be placed on the bed after it is made up. Many of her patrons use these in their guest chambers, or for gifts, especially to brides-to-be. These articles sell because they are unusual and appeal to everyone who loves dainty things.

Our friend buys inexpensive handkerchiefs which have French embroidery on them. Sometimes she takes the cuffs and collars of shirt waist patterns, for these can often be picked up very cheaply, although the work is fine and the material excellent. In fact, she uses any dainty, suitable piece of embroidery, pressing these into service in a number of clever ways.

All of these supplies are put into a box to be kept perfectly clean, and she has a very large assortment accumulated from time to time. She maps out a design of just how she wishes to join these pieces, and then does so with little ends and odds of beautiful laces, often using several different kinds with a few medallions interspersed. These covers are very attractive.

The pillows may first be covered with white, or with a delicate color to match the decorative scheme of the room. Then the lovely case is slipped on, and is rather more popular with many than shams or a bolster.

For those who have bolsters and who wish them covered after the same idea, she executes special orders, the bolster cover often being prepared with a dainty spread to harmonize with or without color underneath.

Having found so many interested in these items, the next step was to specialize in hand-decorated pillow cases. Some of these are simply hemstitched and embroidered with the initial of the owner; others are embroidered in scallops and in exquisite decorative designs; some are trimmed with crocheted insertion and edgings; and others with motifs of lace embroidered neatly in place. These, too, are very popular for gift articles, and with housewives who wish something especially attractive for guest room use and who have not time to do it for themselves.

Bluing Nets Neat Sum

An acquaintance does quite a business in the sale of a reliable bluing. To one gallon of soft water, she adds two ounces of Chinese bluing and one ounce of oxalic acid, securing both from her druggist. This recipe costs but 15c or 20c. She secures bottles a little larger than those in which the ordinary bluing is sold, and has labels printed at small cost. She sells these directly to her customers and through a couple of grocers.

The advantage of this bluing is that only a small amount is necessary and it will not make the clothes streaked as some cheap bluings do, neither will it injure the finest fabric.

Looking up Genealogies

A woman living near a large city and having access to records, histories, etc., makes many dollars each year, by tracing genealogies for people who wish to know the family history; also for those who wish to become members of patriotic societies, the eligibility of which consists of tracing the family tree correctly. The Daughters of the American Revolution, the Daughters of the Revolution, Colonial Dames and similar societies, are among those who require records of this nature.

Many people wish to trace their own families back for their own satisfaction or for proving family inheritance claims. The work is most interesting and pays well, as she gets anywhere from $10.00 to $150.00, depending upon the time required to follow out the family line.

Professional Research Work

A young woman of good education, to whom teaching and the ordinary avenues of earning a livelihood do not appeal, has specialized in library research, club papers, addresses, and after-dinner speeches. She has advertised in a number of publications of large circulation, and so has patrons in different parts of the country. She requires her money in advance from out of town customers, or at least a fair sum as a retaining fee. She lives near a large library, the departments of which she understands thoroughly.

Anyone who wishes available information concerning a given subject, or the names of helpful books dealing with some specific interest, or who desire work done in the library which they cannot find time to do themselves, can employ her to do it for them.

The writer once paid her $10.00 for half a typewritten page of facts, but it had taken her a full day or more to locate these.

Those who have club papers to write would often rather pay someone to do the work outright, or to furnish them with material and data to work up, than to do this themselves, and even busy business men and politicians are not above shifting to her shoulders the responsibility for preparing clever little addresses, and other talks which they are called upon to make so often that they could not afford time to make definite preparation for them.

One of her best patrons has been the Mayor of her city, who hasn't time to look up the history and purpose of this and that organization, the conventions of which he is constantly called upon to bid welcome; and no small part of his popularity is due to the timelv and understanding talks he seems able to give everywhere, on every topic under the sun.

Naturally, our young friend is able to command a good price for her services, and earns a salary of at least three thousand dollars a year, and the best part of it is that she is doing what she likes to do.

Quilts for Particular People

Once upon a time every thrifty housewife had a pile of quilts upon her shelf, worked out in tiny stiches in all sorts of patterns — leaves, wreaths, baskets, fruits and flowers. Then these quilts went out of style and people bought blankets and soft comfortables, which were lovely until they were washed, but were unsanitary if they were not. Many times the cotton filled " comforts " were hard and lumpy after they went through the usual laundering process.

Now that wool and cotton are both so high, quilts have come back into fashion again and those who have money and who appreciate hand-work, are often willing to pay as much as $25.00 for a choice, old-timey quilt. Frequently those who are not able to give fancy prices, appreciate nicely-made, home-made quilts, than which nothing is finer for practical or guest room use.

Many of the older women who learned the art of quilting in their youth, have made this a means of gainful occupation later on. The old rate of charge was $1.00 per spool of thread — that is, the patron furnished everything, thread included, and the quilter had $1.00 for the work required to use up a single spool. This was considered good pay. A fair rate at the present time would be $2.00 per spool, or even $2.50.

Naturally, the quilts vary in the amount of thread required. Some will take three, five or even seven spools, according to design. I have known people who did this work in between their housework, and others who made a business of quilting, and even hired someone by the day to work with them.

One woman who lived near the schoolhouse where the writer attended as a student, did her own housework for a small family. This only took her part of the day. The rest of the time she devoted to quilting. She hired a woman to supervise the work and to help do it. She had customers hundreds of miles away who had learned of her from friends of theirs.

This woman was known all over that part of the country as well and frequently outfitted brides with wonderful supplies. Her quilts took premiums at the surrounding fairs, year after year, and so she added to her income in this way and got much free advertising from it.

Attractive Blocks for Children

A clever girl who does burnt wood nicely, and who has a little talent for drawing, makes children's blocks which are quaint and artistic. Some sets are alphabet blocks. The letters are simple in form and the burning is strengthened with dark brown stain. Others are picture blocks — some of animals, some of birds and others of droll children at work and play. Naturally, the familiar household pets and zoo favorites are included.

The blocks cost little. These are easily procured from any lumber dealer, or wood worker, and can be purchased in different sizes as one wishes. The sale of these blocks to the mothers of the neighborhood for gift purposes at Christmas time and to the local Women's Exchange, has netted this young craft-worker a nice sum of money.

A Home Sewing School

A woman living in a country town who had been a first-class dressmaker before marriage, determined to have an income of her own, and not to lose the skill which she had developed. Her husband was willing, as she promised to hire such of her own work done as seemed best.

He made a long, wooden table out of common lumber and covered it with white oilcloth. At an auction, they purchased another sewing machine. An advertisement was put in the town paper, and also a big show card in a few of the stores which told of the Wilson Home Sewing School. The terms were fifteen lessons for $5.00 and the hours from 9 to 12 in the morning, and from 1 to 4 in the afternoon. Pupils could join one class or both classes, although in that case there was a double fee. Three days a week were set aside as lesson days.

The pupils furnished all their own materials, and she soon had as large morning and afternoon classes as she could handle. Her pupils were taught to cut, fit, use patterns properly, put garments together, to sew, to finish, and to trim. To make a little extra money, the teacher always had a supply of needles, thread, pins, hooks and eyes, buttons and some simple materials on hand. These she purchased in large quantities at reduced prices.

Another Home Sewing School

A second Home Sewing School was conducted on a slightly different plan. This was operated six days in the week, and was limited to classes of eight. The hours were from 9 to 12, and 1:30 to 5. The charge was $1.00 per day, and if any patron reserved a place in advance for a certain day or days, she had to pay for the time, unless she sent someone as her substitute. This was but fair, for if the teacher, Miss Brown, agreed to take Miss Smith on Wednesday, she would refuse anyone in her place for that day, and so be subjected to loss.

Women came who had some knowledge of sewing and who wished help with their spring, autumn or winter wardrobes, or who desired to remodel a garment, or to get something cut and fitted, and to the point where they could finish it.

Miss Brown had a steady income during most of the year of $8.00 a day, and as $3.00 covered her total expense easily, she had $5.00 for herself without having to go out of her own home, and while most of the dressmakers who went out by the day were getting $2.00 and $2.50 and $3.00 at the outside for their services.

Pergola Pillows

It remains for Mrs. California to suggest these unique out-of-doors pillows that cannot be damaged by sun or shower, that can be wiped as clean as the proverbial whistle, and be cool and smart and decorative withal. The practical oilcloth again; use it for porch pillows. Make a few and you will soon find a ready sale for them, black ones with edges finished in loose buttonhole and a quaint design painted in gay colors.

Records for Hot Plates

Camouflage your old, scratchy, worn-out records into the dandiest table mats ever, to sell for Christmas. Glue heavy cardboard or sheet asbestos to both sides of the old record, cover it with linen or cretonne, binding with a bias fold.

The Handiest Work-Basket

A sewing-basket to delight every woman can be made this way: Take four quart berry-baskets; line each with a pretty plain material, shirring a straight strip to go around the sides and covering a square of cardboard to fit the bottom. Fasten the baskets together to form a square. Cover the outside with cretonne, shirring around the top. Make a ribbon rosette with a long loop and fasten in the center for a handle. These will be bought by others as gifts or for their own use.

Planning Lunches and Dinners

A brisk and capable woman, living in a mid-western city, declared in the hearing of her friends one day that she " just loved to plan luncheons and dinners," and that she wished her own income would warrant her in indulging in this dissipation every day of the week.

One of her hearers, a timid little bride, just out of boarding school, spoke up and said: "Just think of that, and I have been dreading to entertain some of my husband's friends for weeks, because I haven't the least idea of what to have or how to make it!"

That was the way it all began. Our capable friend promptly offered her services. She would be very glad to plan the dinner party, menu and decorations.

In time her services became in great demand. She charges a reasonable sum, according to the size of the affair and the time spent in planning it. For an additional sum, she will superintend the preparations of the viands, the serving of them, and the decorating also. She never appears in sight of the guests. Those who wish but part of the service pay accordingly.

Still Another

An energetic woman, who is an excellent cook, undertook to cater for some small affairs. She found such ready sale for her services that she promptly began to lay by the money she earned. As soon as she had accumulated enough, she went to Boston and took a special course in fine cookery and expert serving.

When she returned she added to her original service by offering to prepare certain foods in her own home. If the hostess wishes, she brings chicken salad, fruit salad, hot bouillon, cake, pastry or frozen ices and cream all made. She plans the menus and furnishes the extra silver, linen, candelabra, etc., needed, and she is a genius at making good things and serving a large number of people with a reasonable amount of supplies. She has all she can do. She has paid for her home and is accumulating a tidy sum in the bank for her old age.

Amateur Hair Dresser

In a small community where there is no professional hair dresser, a woman who has a natural deftness and taste in that direction, has earned a good many dollars by caring for women's and children's hair; by preparing coiffures for parties, and in teaching inexperienced persons new ways of doing up their own hair in the latest style.

She has fitted up one room in her home with conveniences for this work, and so that her patrons may enter at a side door without coming into the house proper, as she has found that many prefer to keep business on a business basis.

She secured several good books on the care of the hair, and spent one summer working with an experienced hair dresser at a summer resort. Here she learned the proper art of manicuring, so that she was able to add this to her equipment.

Many of the women in her neighborhood are glad to have her take entire care of their scalps, giving simple tonic treatments when these are needed.

It is noticeable that throughout this small community the refinement of personal grooming is of exceptional character, due in no small measure to the influence of this one woman who preaches constantly the gospel of cleanliness and health and the duty of an attractive appearance.

Hand Work on Sweaters

Anyone who lives near to some plant or establishment where sweaters are made in quantities frequently has a chance to make money at home by finishing these sweaters by hand.

The finest and most expensive of these garments are not finished by machine, and this work is often given out to women who take the sweaters home and return them after a dozen or two have been finished. For example, when the sleeves are set in they are crocheted rather than stitched with needle and thread. The seams must be sewed up, buttons fastened on, and little finishing touches given. A substantial sum of money can be made each week by any one living near a knitting factory who is willing to make a business of this work. The best way is to go directly in person and to find out what work is available and the price paid.

A Handsome Profit

A very fine profit may be made on fancy coat hangers. These are useful, pretty and inexpensive articles which every woman appreciates. In fact, the coat hanger serves two purposes — that of a hanger, and a dainty perfumer. Here is the itemized cost according to one who has made dozens of these articles:

1½ yards Dresden ribbon	@ .25	$0.38
Sachet powder	.10	0.10
3 yards baby ribbon	@ .03	0.09
		$0.57

Take a wire coat hanger and wrap the sides with cotton batten strewn with the sachet. Double the Dresden ribbon which should be about five inches wide and sew up the sides with a small running stitch. Pull this over the padded portion, allowing the ribbon to be shirred prettily and evenly. The baby ribbon is to be wound around the hook and that part of the hanger which remains uncovered, and a rosette is placed between the padded sides. These sell readily at $1.00 and are quickly made.

Fruit Canning for Others

One woman makes considerable money canning fruit for housekeepers, who for some reason or other do not wish to do this work for themselves. She goes to their home and charges 25c an hour for her time. In this way she is at no expense whatever, not even for fire. She also makes jellies, and pickles, although she will do this if her customers wish under her own roof.

She finds it a profitable business and in the season has all she can do, as so many are unable to secure regular help or to do all they would like to do themselves.

A "Baby Box"

What do you suppose one clever home woman has done? She had made up what she calls the "baby box" and it is just as attractive and appealing as it can be! The box contains three wash cloths for the baby, a tiny cake of violet soap, and a miniature box of talcum powder. The wash cloths are finished with a crocheted scallop in color, and the box makes the daintiest of gifts for the new baby. The price is only 75c.

Labels for Fruit Jars

Many women do not bother labeling their canned fruit and jellies. When they have finished the work they are tired out, and think they can tell by the looks of it what it is. Or, if they do label it, they have to depend upon hand written labels which often become blurred from dampness and moisture. Every housewife likes to have her rows of fruit, jellies and pickles look orderly and business-like, and that is why printed labels find such a ready sale. Besides, these are gummed and it is only a moment's work to moisten the back and fasten the label in the middle of one side of the can.

One woman was convinced that she could sell plenty of such labels, but when she attempted to get them of regular supply houses she found them very expensive. So she went to a local printing shop and had them prepared in quantities of five hundred and one thousand each, for different kinds of fruits. There is a blank line on each label for the date the fruit was canned, and any other memoranda. These labels are sold assorted to suit each customer at 5c per dozen, thus making a profit of nearly 4c a dozen. At this price the labels are not gummed. Almost every person she calls on buys three or four dozen, and many purchase in much larger quantities. She has an established trade, many of her friends depending on her for their supply of labels during the fruit canning season, and with little effort she makes $50 to $75 clear money in this manner every season.

Penmanship Work

Some people are by nature endowed with the faculty of writing a clear, beautiful hand and it always seems as though such should be able to turn this talent to account One woman has found that specializing pays, even in this branch. She called upon a stationer who does engraving. She took with her several envelopes properly addressed, and sheets of paper with letters of different types neatly written thereon. In this way she was able to show that she kn how to address a business or a social letter and the approved manner of writing the body of the letter as well.

Together they worked out a basis on which she should do a special line of work for him.

Previously the stationer had taken orders for wedding invitations, "At Home" cards, invitations for social affairs, etc., and had delivered them directly to the customer. Now, he was prepared to mention that he would have the envelopes addressed in the most approved manner for a reasonable charge. Most customers were but too glad to give him a list and to rid themselves of this task which is often so badly done in the rush and excitement previous to a wedding or big function. From this beginning this woman's ability as an expert pen-woman became known, and she had frequent requests for special services, such as entering records in family Bibles, writing calling and place cards, and writing letters for some women of wealth who did not keep a social secretary but who often wanted letters of condolence, congratulation, invitations, or something of that kind prepared in an especially pleasing manner and which, of course, must always be done by hand.

Inside of a year this woman with the initiative to find out how she could use her one talent was making a very good income, and had formed a great many pleasant friendships as well.

Addressing Envelopes

Addressing envelopes at home is not such a poor paying proposition as it might seem. Many advertisers who wish to send out direct-by-mail literature, furnish a list of names and addresses, and pay from $2.50 to $3.25 and $4.00 a thousand for hand written addresses.

In one case a cripple does this work, and finds that she can easily make from $4.00 to $4.50 a day, in her own home with nothing to furnish but the pen and ink. She is a very rapid writer and has systematized the work so that there is not one lost motion.

She first secured this work by giving her name and samples of addressed envelopes to several printers in the town where she lives and also surrounding towns. Then when any of these people had large orders for printed material to go through the mails they knew where they could get the work done to advantage quickly. Sometimes a single order would be for as many as one hundred thousand envelopes, and she has found the work interesting. Many times circulars are brought to her to fold by hand, for all printers do not have machines which fold circulars just as the customer wishes. For this work, too, she receives fair pay.

Every Little Counts

What would you think would be the chances of earning money for an elderly woman — a foreigner who could not speak English and who was so crippled with rheumatism that she could barely hobble from bed to chair?

And yet this woman succeeded in earning from 50c to 75c every day, and enjoyed doing it. Not a large sum, but it more than paid the rent of the two little tenement rooms in which she and her daughter lived. This is how she did it.

From a firm featuring paper articles and price tags of all kinds she got boxes of these price tags all cut in correct shape and different sizes and with a little round hole punched for the string. Her part of the work was to fasten the little loops of pink twine into the price tags which finished them up and made them salable. When the work got monotonous she would entertain herself by picturing the beautiful satins and jewelry, furs and works of art, to which these tags would some day be attached. She got so she could do the work quite rapidly and in the evening the daughter helped, and often a neighbor dropped in and gave a hand too.

Roadside Refreshments

One woman who lives in the country on a road where there is no hotel for over ten miles, determined to make her very isolation pay her some money. This road is part of one of the most beautiful drives anywhere in the country and is favored by automobilists and horseback parties.

Early in the spring she started to serve tea and coffee and Hermits to these parties. The Hermits are small, rich, drop cakes which are moist and of fine flavor.

In summer she substituted cold milk and fruit drinks for the tea and coffee, and added sandwiches and some new kinds of cakes.

In her spare moments she made some fancy novelties which she thought might be purchased as gifts. When she had quite a stock of these on hand she put a little case in her front window filled with them, and one of her first customers who had stopped for refreshments bought over $5.00 worth. She plans to make many more during the next winter season so that by spring she will be ready with more serving tables, a varied list of refreshments, and a pleasing stock of hand-made neckwear and dainty things for the summer. Her first attempt to earn money at home has been a great success. Part of this is due to the fact that about a half a mile on either side of her home she had placed a signboard of good size, neatly painted by a professional sign painter which reads after this fashion.

APPLE TREE TEA ROOM AND GIFT SHOP
The House With The White Pillars
Half a Mile Ahead
WELCOME

In this manner she interested many who were on the lookout for her place when they came to it. And if her business continues to grow she will be obliged to employ a young woman to help with the service in order to have some-one in constant attendance.

Shampoo Parlor

" I want to tell you the way in which I started earning money at home. It will, I feel sure, encourage other women who think they have no training or talent and could not succeed in earning money.

" In the town of ten thousand people where I live there have been several unsuccessful attempts made by hair dressers to establish a business. The town is near enough to a large city so that women who want elaborate work of this kind done go out of town.

" It seemed to me that there was an opportunity for a woman who could shampoo hair properly at a lower price than that charged in the city. I could not see why I could not do this in my own home and eliminate the problem of rent and expensive equipment. So I started business with a cake of soap and a few towels, but I made it a point to make each woman feel that the *most important thing* I had to think about while I was working, was her hair. I studied the likes and dislikes of each one and was careful to avoid the use of cold water on the head of the woman who disliked it and the use of very hot water on the head of the woman who disliked that.

" I made no attempt to dress the hair, as I had no training for that. I gave my customers the personal attention which they could not have in the big shops and I stuck to the things I could do — that is wash hair until it was thoroughly clean and to leave it in good condition. Many of my customers confided in me that the strong shampoo mixtures and intense heat had dried their scalp and made the hair very brittle, whereas, my treatment left it silky and glossy. However, after a time I put in such simple necessary apparatus as I needed. I have captured the trade of my own town and I still hold it. I now have two assistants and we are all just as busy and as happy as we can be. There is a chance in *your* town or your neighborhood of this kind to be built up. Are you going to be the woman who can do it?"

Home Service, Shampooing and Manicuring

A bright and attractive young woman of about thirty-five years who had already made a fine success as manager of a large rubber goods store found that she was growing very nervous with the constant demands upon her. She was on her feet from morning until night, and had to superintend and be responsible for the work of a number of employees. She finally gave the work up and learned stenography and typewriting. She made a success of this also, but after a few years at it found that the constant confinement was equally trying.

This is what she did: She entered a first-class beauty parlor where regular courses of instruction were given upon payment of a moderate sum of money. Each pupil had an opportunity for three months of study and practice work. When she felt that she had mastered the art from start to finish she took part of her savings and bought a small second-hand closed car which was in perfect mechanical condition, but a bit shabby in appearance. She had it repainted, the top redyed, the upholstery redressed, and you could not have told it from a machine just out of the factory. In the meantime she had had prepared some cards which she sent through the mail and had distributed by a couple of school boys, announcing that she solicited work of this kind to be done in the home.

She reckoned that her own mother and sister who paid 50c a month to have a neighbor come in and wash their hair were types of others who would appreciate expert service without the trouble of going after it. She was right, for in a short time she had all the customers she could possibly handle for shampoo, scalp treatments, facial massage, manicuring, etc.; and with her car she could readily reach one after another without loss of time.

One day of the week she goes to an aristocratic little town ten miles away where there is no service of this kind, and she has all she can possibly handle. She estimates that the upkeep of her car, which is really very little, is much less than the rent of down-town business rooms which she would have to equip with all sorts of modern appliances. She gets out in the air, and serves many people who would not come out otherwise. She charges exactly the same as though they went to a regular beauty parlor and frequently makes a nice little profit on the sale of toilet supplies which she furnishes her patrons. As she is able to dress hair she has all of the evening work she will take, as she is located in a college town where there is a constant round of entertaining by different fraternities, and groups of people.

Box Lunches

If a woman is favorably located so that she can sell box lunches, she should be able to make a profit easily of from two dollars a day up, by preparing tasty meals to be taken to offices by automobilists, students, and other customers.

Cardboard boxes should be purchased in quantity for them; they are very inexpensive. Line these with oiled paper, and give particular attention to the packing, so that each item of food will come out in attractive form.

Sandwiches, cold boiled eggs, deviled eggs, cold meat, cake, etc., should be wrapped separately in oiled paper. Nuts should be shelled, jellies, salads, or moist foods put into small waxed paper cups, and fruit so wrapped that it can be taken out and be at its best.

Every box should contain a couple of paper napkins, and if there are foods to be eaten with a spoon, a spoon should be included. These can be obtained in quantity lots of tin for lunch box purposes, at a very low rate.

Sandwiches should be prepared scientifically. That is to say, the bread should be just right in texture. It cuts better if it is four or five hours old. For a small price, a bread slicer may be obtained and set so that every slice will be uniform in thickness and unbroken. Slices for sandwiches should not be too thin or too thick, unless the bread is stale. Then the thinner, the better. A bread which is of a spongy, moist texture is much better than one which is crumbly.

Butter should be creamed in a warm — not hot — bowl, and beaten. It will almost double in bulk and will spread with delightful ease.

Different kinds of sandwiches may be prepared. If four are to be put in the box, two of a kind makes a variety; or if a large number of boxes are being prepared, the sandwiches may all be different.

As a rule substantial sandwiches are more popular with lunch box patrons than the very dainty, airy ones. Mayonnaise sandwiches have a filling of a crisp lettuce leaf dressed with mayonnaise; cheese and nut sandwiches, a filling of cottage cheese seasoned with salt and pepper and blended with chopped walnuts; egg and olive sandwiches — hard boiled eggs, chopped pimento-stuffed olives; pimento sandwiches — cottage cheese with a little chopped sweet pimento; minced ham sandwiches with a little mayonnaise or mustard dressing; chicken salad sandwiches, seasoned chicken, celery and mayonnaise; salmon or sardine sandwiches, or those having a filling of deviled ham — are all good. A minced filling is preferable to one where the meat is in slices, and is liable to drag out with the first bite.

The sandwiches may be meat, egg, cheese, and sweet sandwiches. Among the latter, orange marmalade, jelly sandwiches, scraped maple sugar, chocolate and maple filling, or honey sandwiches are all good. If peanut butter is used, blend with enough sweet milk or cream to thin slightly; otherwise the peanut butter must be used in a very thin layer.

Sandwiches, a piece of fresh cake, a couple of rich cookies, some crisp pickles, a ripe tomato with salt, a hard boiled egg with salt and pepper or a deviled egg, and a little fruit will make a good lunch.

Care should be taken to have everything as delicious and appetizing as possible.

Many times customers will want something to drink, and in that case, some of the bottled soft drinks may be kept on hand, such as gingerale, grape juice, or lemon soda.

One young woman who is making a fine income for herself, puts up the lunch boxes without anything to drink in connection with them. She places the filled boxes on sale in a large office building, at a railroad depot, and in a candy shop. She has come to know about how many will be sold each day. These she offers at 35 cents, and she disposes of a large number every day so that she has steady work and a steady source of income.

CHAPTER XX

Money From Unexpected Sources

A WOMAN feels independent when she can make something and call what she earns her very own. Many times, means of earning money are right at hand, without that fact being realized.

One resourceful woman writes us that she made money in three different ways, none of which put her out in the least. Each one was an experiment, but she was careful and used good business methods in marketing her goods, and so her efforts resulted in a handsome profit.

In the summer time when eggs were at their cheapest, she purchased a great many dozens which she knew were strictly fresh. She was particular to get these where possible, within two days or earlier when she could, after they were laid. She purchased half gallon cans or glass jars — the regular two quart ones used for putting up fruit. Each jar holds a dozen and a half of eggs. In some cases she prepared stone jars containing five, ten, and twenty dozen. More than this is not advisable to put in one container.

She then used the water glass and boiled water as a preservative, carefully following the directions on the can or bottle in which the water glass was purchased. These jars of eggs were put in a cool place in the cellar, and were sold to customers in December and January, when eggs were the highest. They were offered at 15 cents a dozen under the market price, and gave excellent satisfaction. The whites beat up stiffly and the ggs themselves were fresh and good. The cans and jars were returned to be used for the same purpose next year, or sold outright if the purchaser wished. College, fraternity and boarding houses bought the large jars readily.

The same woman had a city lot only twenty feet square in her backyard. This she had dug up and cultivated in the fall, ready for planting early in the spring; on this she raised tomatoes.

She took green tomatoes in the fall, wrapped them separately in newspapers, and put them in a cool, dry cellar in boxes. They were red, fine-flavored, and ready to eat in December and January, and quite as good as those brought in and sold at a high price from the South.

Once in two or three weeks she looked them over and took out any which were beginning to soften. By attention and sorting these regularly once a week, she could make use of those which she removed on her own table.

Green tomatoes are excellent rolled in flour and fried, or cut in slices with sliced onions, covered with half a cup of water, steamed until tender, and then fried in butter substitute. These she used on her own table. The ripe tomatoes sold readily at 25 cents a pound.

Recaning Chairs

Another way to " earn money at home," is to recane chairs. Let your friends know you will do such repairing and see how many chairs will be brought to you, for cane seats will wear out while the frames are still perfectly good.

One young woman chose this way, and her patronage was large. She called her workshop a " Chair Hospital." She receives from 75 cents to $3.00 for a chair seat, depending upon the size of the job and the closeness of the pattern, and as she is swift at the work, she makes a good salary for herself.

Another home worker who does this same work, learned the art out of a book of directions. She experimented on some chairs of her own until she could do it skillfully. Then she let it be known that she was prepared to do this work for others.

Works for a Furniture Store

One woman had as a boarder a man skilled in the art of weaving cane seats. Our friend offered to make him an allowance on his board for several weeks if he would teach her how to do the work. He was glad to do this, and when she was able to do a creditable job, it so happened that the cane seating department in the furniture store where the boarder worked, was crowded with orders.

He mentioned this matter at one of the family meals, and the ambitious housekeeper promptly offered to do some of the easiest of the work at home if the furniture store would send and call for the chairs. This they were delighted to do, and gradually she acquired more and more skill until now she is able to handle any job they send her, and she has all the work she can do without leaving her own roof.

She now works for another establishment also which used to be obliged to send its cane-seating work out of town.

A Special Invalid Service

Have you a knack of thinking up and making clever little gifts to send to those who are sick at home or in the hospital? If you have, you should be able to have lots of enjoyment for yourself, make a neat sum of money, and have the satisfaction of knowing that you are making others happy as well.

You will not be a pioneer in this field, for there is one woman making a snug sum of money every year doing the same thing. Her specialty is gifts and foods for sick people, and she does it most successfully.

One of her most popular offerings is a basket of home-made jellies. The baskets are just small grape baskets with handles and hold two or three small individual glasses of home-made jelly of different flavors; grape, orange marmalade, and currant jelly; or apple, plum, and peach jelly. The rest of the basket is filled with soft green paper, or excelsior dipped in green dye to look like grass.

The basket itself is stained a soft brown with one of the wood dyes. It only takes a few moments to do a dozen baskets with a broad brush. Sometimes she makes a pailful of solution and dips them in this, drying them out of doors, or in the cellar.

On the handle at Easter time, she perches a tiny yellow cotton chicken, tied with a bow of yellow ribbon. At Christmas the basket carries a sprig of holly; and in the spring, a bunch of tissue paper violets; or anything else she chooses. The basket which holds two glasses of jelly sells for 50 cents, and those which are a little more fancy, and have three glasses, bring $1.00.

Then she prepared other little round baskets of twisted crepe with a little rose on the handle in the center of leaves of gold tissue. The whole is bright and attractive in a dreary sickroom. Some of these dainty and artistic containers are made in shades of violet and some in shades of blue and green. They may be just large enough to hold a small potted plant or a glass of flowers.

She also has special baskets of dainties which she prepares to order, such as bottled fruit juices, choice fresh fruits, and funny little books of jokes and rhymes, medicine glass tops with a dial to indicate the hour for the next dose of medicine, and other knick-knacks which go to make up a real joyful surprise-package for the older invalid, or the sick child.

Her service is well known to doctors, nurses, and the public generally. She takes orders over the telephone and delivers anywhere for a small additional charge.

A special basket for a little tot is a round one done with shades of brown. There is a handle of buttercups. In one corner of the basket is a little nest of grass-green excelsior with three strictly fresh eggs in it. Upon each egg is painted in water colors, a rabbit, a kitten, and a chicken. Next to the nest is a suitable small toy or game, and next to that, a tiny tumbler of peach jelly, while tucked into the other side is a small bottle of grape juice, and a tiny gilt-edged tumbler.

In still another basket is a little pitcher the shape of a cow, and a cunning little cup which has induced many a sick child to drink its broth or milk. There is a funny and unusual little Japanese toy in the form of one-half dozen battleships on a small extension frame which opens out and shuts up, and other small items fitted in to suit each particular case, such as floating ducks, frogs, fish and quaint water flowers.

If you want to send flowers to a sick friend, she will select them for you, and if you wish, some little surprise to be delivered from time to time as you direct. All you have to tell is the age and sex of the person, a few of her special interests, and what you are willing to pay, then the order will be delivered with your card. Cash with order is the rule except where the reliability of the patron is well known.

Invention — By a Woman for Women

This is a practical idea — a work receiver to keep sewing or ironing from falling off the table or machine to the floor. It was originated by a home woman.

The receiver is a strongly made cloth bag, attached to a hinged steel frame which fastens with felt-lined clamps to the back of the sewing machine or ironing board. The bag catches the work as it is finished, and saves the work from soil, the back of the worker from bending, and the room from needless litter. The steel frame can be oval or oblong, and of any size desired. The bag can be as deep as you wish to make it, and of cretonne or white material. The felt-lined clamps can be purchased for a small sum, and almost every housewife would like to have a convenience of this kind.

Don't you think that such a clever device is well worth the $2.00 for which it sells?

Food for Children

A home woman living in the neighborhood of a large school where pupils are always hungry, can build up a little business of her own by supplying them with wholesome, simple sandwiches, small plain cakes baked in individual tins, home-made candy, and popcorn balls. Most children nowadays are supplied liberally with pennies, nickels, and dimes, and oftentimes these are better spent for home-made food and confections, than for articles of doubtful food value, so often offered for sale.

Making a Success of Photography

A young woman who is obliged to remain at home because she is her father's housekeeper, has made a complete success of earning money as a home photographer.

At first, in her spare time she used to ply her trade by taking pictures of different residences, parks, and public buildings. She was always careful to take the most attractive views of the grounds in photographing the residences. She did all her own developing and printing, and after tinting the pictures with delicate water colors, they found a ready market with the owners of the places.

She generally finds a demand at the drugstores for artistic picture postcards of public buildings, parks, and some of the most attractive residences. The owners of the places which she photographs are sure to recommend her to their friends, and so without any special effort other than good work, she has built up a fine trade of her own.

Money From a Rented Typewriter

A woman who can operate a typewriter will find it profitable to rent one or to buy a secondhand one in good condition. If she does not already know how to operate it, a very little practice will make her reasonably proficient.

Bills, statements, letters, and typewritten papers for the small stores of her neighborhood, for doctors and others will bring her in a steady income. Small storekeepers especially will be glad to have their correspondence go out with a businesslike appearance.

A Professional Chaperon

One woman writes, "Why doesn't some clever woman advertise as a professional chaperon? I am a very busy woman with no time for the social side which my daughter craves. She longs to go to the theatre, and to dances and other places where she should be under the care of a wise woman of maturity. She is only seventeen and as I cannot let her go alone, she often feels rebellious.

"She was recently invited to a very pleasant college affair, and I had to refuse the invitation because I was otherwise engaged. I have plenty of money, but no time. My daughter would resent the idea of a companion, but she would be glad to have some congenial woman go with her to various places of amusement. I have heard other mothers express themselves similarly, for many of us are still old-fashioned enough to believe in a chaperon for the young girls."

As a matter of fact, there are many women in different places who *do* act as social chaperons. In fact, practically all college sorority houses have an official chaperon who acts as hostess, and who sees to it that each young woman under her care does not go out alone when she should be accompanied.

In one small town, a woman of social experience makes a very good income as a chaperon, and mothers consider themselves fortunate to have their daughters in her care, for she is exceedingly practical in helping them to understand the right thing to do in point of etiquette. She also has judgment and ability in helping shape their ideals.

In some of our larger cities, chaperons of family and standing are in great demand. There should be more of them, and many a woman should be able to make an income from this means. If the chaperon takes one young lady, she should have her expenses paid and a fair recompense for her time. If she takes several, the responsibility is greater, and she should have a fee from each. They will divide her expenses among them.

Profits from Millinery

Many women have spare time as had these two ladies who describe their successful millinery venture. One of them tells in an interesting way, how they succeeded in this line of business:

" My sister and I married shortly after one another, and both of our husbands being traveling men, our time was largely our own. We lived in the same apartment building, and about eight blocks away from any milliner. We had both worked at the millinery trade before marrying, so naturally, we thought of capitalizing our experience.

"After discussing the matter, we fitted up a light, pleasant room, making it cheerful and inviting in appearance. Our next step was to tack up a small, neat sign on the front of the house announcing our ' Make-Over Millinery Establishment.'

" Our entire stock consisted of a few bunches of black and white wire, a roll of buckram, linen thread, and milliner's needles. The outfit cost us about a dollar. Our ambition, of course, was our main capital, and that was what counted.

" We cleaned and pressed silks, ribbons, and laces, and steamed and cleaned velvets, and curled feathers. When hats or materials were brought in, we deposited each in separate paper bags, with names, addresses, instructions, and time wanted, written on each. All unused materials were returned, and changes made to suit our patrons. We studied the fashions from papers and milliners' magazines and the windows of exclusive establishments.

" When we got a little money ahead from the enterprise, we invested in feathers, wings, and velvet, being careful to select such as we knew would sell. The prices we charged for trimming or making over hats, ranged from 50 cents to $2.00. Our first season brought us $170.25, with a total outlay of $15.40. Once we were started, our patrons came back to us, and we not only made a profit on our work, but on the supplies we sold, and one of us could always be in attendance.

" Later my sister realized the wisdom and value of this experience, when she was left a widow with only a small life insurance policy. She then opened up a millinery parlor in a store near the apartment, and went into business in real earnest. She would not have been prepared for this, had she not had the training our little make-over establishment gave her, and besides, she had a goodly following of loyal customers to begin with."

Making Fishing Flies

The wife of a sportsman was impressed with the amount of money constantly spent for fishing flies and hand-made supplies. A number of times she examined these purchased by her husband, and wondered why she couldn't produce something equally as meritorious. She made up her mind to try it.

The first thing she did was to procure a good book on the subject from one of the best sporting goods stores. This she studied carefully, comparing the directions with samples of supplies which she had purchased. She had no trouble at all turning out an excellent product, and now among her customers are the sporting goods departments of a number of large stores, and many private parties who prefer the hand-made article, and are willing to pay a good price for it.

The Insurance Field

An insurance agent died some five years ago, leaving a wife and son. The mother was anxious to have her son go into the same line of business that his father had followed, but he was too young, and her living and that of her boy must be earned in the meantime.

She decided to take up her husband's work, and is now making more than good at it. She is putting her son through college, and keeping the business open for him to take charge of when he is through.

There are a great many women who handle both life and fire insurance on the side, and many more could do this without any trouble. With a little instruction, a woman can readily write out the policies herself. It does not take much time and a substantial commission is realized upon each new policy written and premiums collected.

Try this yourself by starting among your friends. Select good, reliable companies to represent, get your instructions, be enthusiastic about your work, and there is no reason why you should not succeed.

There is no time like the present to start work of this kind, for the purchasing power of a dollar today, now that the war is over, is only about half what it was some five or six years ago, and this means that those carrying life insurance and who have already demonstrated their belief in it, should double the amount of the policies they have already taken out. Otherwise, the man who took out ten thousand dollars a few years ago, is only really leaving his wife five thousand dollars to live on. And those who have never carried life insurance will see the greater need of protecting their loved ones.

People of large means are also increasing their life insurance policies, in order to have plenty of ready money at their death with which to pay inheritance tax.

All this means an opportunity for the wide-awake woman to earn money, if she will but start out in this work.

Income from Tea Room

This is the kind of letter which we are receiving constantly from women who are succeeding in various lines of work, and one cannot help but admire them. Are you one of these women, or are you *going to be?* Your talents are only waiting for the command of your will power. When will you start?

This young lady writes: "When I was a little over nineteen years of age, my father failed in business, and a short time after this, he died as the result of the shock, so the burden of keeping the home fell entirely upon me.

"There was absolutely nothing left for us but the house and the furniture, as they belonged to my mother. That is, nothing except a small amount of life insurance, but not nearly enough, if invested, to give us our living.

"I made up my mind that we were going to keep our home, and that I was going to find the means to do it. I looked over the possibilities, and saw that there was a chance for someone to start an exclusive tea room in the neighborhood.

" I talked to my mother about this, and she was exceedingly dubious about it, as we had had no particular training for anything of this kind. We discussed it for several nights, and finally decided to make the venture.

" We fitted up the parlor with a few small tables which we had about the house, as we could not spend a penny more money than was absolutely necessary. My mother was the practical cook of the establishment, as she had gone through a long period of struggle before my father had made his money, and knew cooking from beginning to end. We had plenty of dainty china and table linen, and all my experience in attending luncheons and teas helped me to plan dainty meals and inexpensive table decorations.

" I will not deny that the first months were hard and discouraging at times, but my sleeping energy and ability were at last aroused, and I was determined to make a success of my first useful undertaking.

" In the beginning, we served only luncheons and afternoon teas, but after a time we found there was a demand for dinners also. The work of preparing a full course evening meal was too much for my mother, so we engaged a woman who wished the advantages of a good home, to assist with the cooking.

"As our patronage was from people of means and refinement, we were able to charge a satisfactory price for our service, and in a few months had all we could handle and were making a good living. It is the beginning of all things which is difficult. Be sure you are right, then go ahead! "

Home-Made Booklet of Recipes

One woman anxious to earn money for herself, noticed how eager her friends were to get recipes tried and tested by good cooks in the town in which she lived. This gave her her idea.

She went to each friend of hers and obtained two or three successful recipes with permission to use their name in connection with the same. These she neatly typewrote in a small booklet, and sold for 50 cents. They went very fast. Any woman could do likewise.

The typewriting process would be rather tedious if many books were to be written, and the expense of having a number of these booklets printed would not be prohibitive. A few lines of advertising in a newspaper, giving the book a catchy title and perhaps setting the price 35 cents, would result in many more sales, larger profits, and less work. Of course, anyone undertaking this plan must be sure to give " value received " for the price asked.

Book Plate Designing

There is no truer way of giving a personal touch to one's books, than through the use of book plates. These may be simple or elaborate as one wishes. Stationers and engravers will show and prepare designs for a book plate, but if one has any artistic ability and can herself do the designing, the book plate will mean infinitely more to her and to her friends. Perhaps there is something individual about her home or the surroundings, which can be featured in the plate, or it may be that a personal characteristic can be indicated.

A book plate seen recently was a gift for a friend who had built a charming bungalow just far enough from the city for the house to have a proper setting. The plate shows the winding road leading from the highway. The road is marked by a huge black walnut tree which is characteristic of the scene. Just a glimpse of the house appears.

A book plate is a label placed in or on a book to indicate ownership, or to give a distinctive mark or touch to the volumes in one's possession. Just as a woman values the plate from which her calling card is made, so a book plate is prized for its personal touch.

Anyone with a little artistic ability could advertise a special book plate service, executing a simple drawing, and arranging with some firm to make the metal plate. The plate, with or without the gummed labels, makes a much appreciated and very unusual gift.

Lingerie for Brides

In a great many different places women have earned a fine compensation making a specialty of lingerie for brides. It is necessary that the work be exquisitely done, and the prices fair, for usually each order is a large one. Those who have undertaken this means of making money, have nearly all made a success of it. Spare time, if there is any, can be used embroidering nightgowns, corset covers, and other pieces so dear to the heart of any woman, young or old. She does single pieces or sets, and these are sure to sell before long to some bride who is in a hurry for her trousseau, or to some customer about to go away, and even stay-at-homes who are pleased with the daintiness of the articles.

Economical Underwear

A young married woman who suddenly found herself obliged to earn her own living and who could not embroider well enough to do it for others, or to teach it, and who felt that there was a small market in her community for fine and dainty sewing, decided to make economical underwear. This she sold at her home also planning to keep samples and some of the articles ready made up on hand.

In time, she opened a small business called The Economical Underwear Shop. The rent was low, as she was around the corner from the main street. With the help of a young girl out of school hours and at meal time, she was able to get along and to make a living, and to lay up something for herself as well.

She purchased a soft, fine grade of white, and delicate tints of cotton crepe. This she makes up into nightgowns, skirts, union suits, and even corset covers. The gowns are made slipover style. The average size for the adult required 4 5/8 yards of crepe, 4 yards of beading, 3 yards of edging, and 6 yards of lingerie tape. These sell for from

$1.50 to $2.25, depending, of course, upon the edging and whether they are feather stitched in colors, or otherwise decorated.

The other garments are in the same proportion. There is little ironing necessary when these articles are laundered. The women of the town have shown their appreciation by purchasing these garments for themselves and their children. She has made a careful study of sample styles and patterns. Sometimes she buys a garment just to rip it up and to find out how it is made.

She has a sewing machine in her little shop and works between customers. The pieces which come from cutting out the garments she sells, are all carefully saved. Small square blocks are cut out, stitched together on the machine, and cunning little puffs will always sell readily. The strips and other pieces are saved, cut, and sewed into balls, and once or twice a year woven into dainty rugs of the rag or pilgrim variety. These also sell quickly when displayed in her window.

Do Not Over-Charge

A practical, energetic woman in an eastern town believes that it is better to do a large business at a moderate profit, than a small business at a larger profit. She declares that if she puts too high a price on her work, people cannot and will not buy it. She says:

" Charge enough to pay yourself for your time and, of course, include the cost of your materials. Do the work which you know how to do best and be sure that every part of it is expertly finished. Then you will be sure to succeed! "

From a girl, she had loved to crochet, so she determined to make this her money-making means, for she could crochet in spare moments on the piazza, on the train, or anywhere. She makes Irish crochet bags, and charges from $3.00 to $5.00, according to the time and amount of material used. These bags are lined and finished ready to carry.

She also makes coat sets, and gets $3.00 for the collar, or $5.00 for the collar and cuffs.

She keeps squares going all the time for a handsome crocheted bedspread in diamond or star pattern, and these sell as soon as finished for a large price, for they represent a great deal of labor.

Part of her output is marketed directly among the residents of the summer colony near her home, and part is sold through a Woman's Exchange in a distant city.

Furniture Varnishing

An energetic girl of fifteen was impressed with the dull, marred condition of much of the home furniture. She secured her parents' reluctant permission to try to renew a few pieces. She was thorough and cautious, and before she began the work she went to a practical furniture man and received some instructions.

He told her to be sure that each article was perfectly clean before she began work. If necessary it should be washed in soap and water and all corners completely freed from dust or accumulations of lint. Handles and knobs were to be removed where possible and very fine sandpaper used to rub down any roughness of the surface.

In fact, he assured her that the varnishing or staining was one of the last things to do, and that the getting-ready process was quite the most important part of the task.

With these and some other directions in mind, she set aside a room for the doing of this work, a room which had been thoroughly cleaned and dusted, and where the windows could be kept shut. Even the hot air register was covered with a piece of muslin dipped in kerosene, dried a couple of times and tacked over the opening.

All of this precaution was to give a dust-free chamber for the drying process, for nothing can spoil the effect of varnish or paint more than dust enmeshed in the sticky surface. The furniture man informed her that sometimes the pieces would require two coats of varnish to restore the surface finish. In that case, she would let the first coat dry thoroughly and then rub it down gently with the finest grade and number of sandpaper.

Next she would take a piece of old silk cloth moistened in linseed oil and wipe off any dust carefully made by the smoothing down process. Then she would be ready for the second coat of varnish. In each case, a fine brush of first quality would have to be used and the best quality of varnish itself. If a dull surface was required of the popular wax finished type, she would wait until the second coat was dry, then take a very little of the finest grade of powdered pumice, moistened with oil, and with a soft cloth rub down the old surface to remove the high lustre. A coarse pumice would scratch the surface. The oil and rotten stone or pumice would then be removed with a clean oiled cloth, the surface dried using a chamois, and rubbed with furniture wax until the desired dull rich finish was obtained.

Our young friend was so impressed with the care necessary that she was prepared to take the greatest of pains, and the results of her handiwork were so good that she astonished and delighted her family and friends.

This gave her an idea and she offered to go to owners' homes and refinish such pieces of furniture as they might desire at the rate of 20 cents an hour for her work, they to furnish the materials. However, she offered to select and purchase these for many who so desired. Many families gave her one or two pieces of furniture as a trial order, but before she got through, some of them had given her as many as twenty-five pieces to do.

As she is a capable and rapid worker, she saved much money for the owners, and has made a good deal of spending money for herself. Incidentally, she has learned how to do certain kinds of simple repairing and has refinished many pieces successfully by painting and enameling.

Dolls Sell Well

Every child, no matter where it lives or how rich or poor its parents, loves dolls. And the peculiar part of it is that there is so little variety in the dolls offered to our children.

A clever woman decided to try doll making and to carry out her own ideas.

The Queen of Hearts wore a red dress trimmed in bands of white hearts and a doll cap with fluttering strings of white with tiny little red hearts on the ends. Then there was the Clown of Hearts dressed in a clown suit of white with red hearts as trimming; and a Dutch Hans dressed in a checkered suit and brown paper shoes which looked like real wooden ones. And there was a little Puritan Maid as demure as you please with her kerchief and snug little poke bonnet. There were the dolls of different nations and Indian dolls and negro babies, baby dolls, and sailor boy dolls.

To a child, it all seemed like a doll heaven, for no matter how many pets a child has, her heart always has room for another and different doll. Many of these were used for valentines or Christmas offerings, birthday gifts, and regular every-day purchases.

The " Doll Garden " was undoubtedly the most popular place in town with the children of the community.

Pin Cases

Novelty cases always sell well. A half or three-quarters of a yard of some fancy ribbon about four inches in width is necessary for the outside. Line this with white eiderdown, turn the edges daintily and fancy stitch them in place. Stick the eiderdown full of fancy pins with different colored heads, roll the case in a compact little bundle and fasten a length of half-inch ribbon to the back with a little bow. Use this ribbon to tie the roll tightly together.

The mother of a young child will appreciate this case filled with safety pins and one fortunate baby had a gift of such a pin case with safety pins and a set of three gold beauty pins with little chains fastening them together.

Cares for Valuable Rugs

This was an experiment in the first place, but like many experiments it has proven a means to an end.

A family was suddenly called to California for an in-definite stay. Not having time to pack and store their expensive household furnishings, and not caring to trust their valuable rugs to those who might not appreciate their value, they asked a trustworthy acquaintance to store their rich oriental and Indian rugs in her home until their return. As this friend has a large house, she was willing to do so.

She took the rugs, superintended the cleaning of them personally, and put them in a room by themselves where they were frequently examined and properly stored. The rugs which might have been a total loss from moths and carpet bugs, were kept in perfect condition, and insurance on them was taken out, to protect from fire loss.

The family owning the rugs has been only too glad to pay amply for having these and other treasures of theirs properly guarded.

As there are a number of people of wealth in this very town, the woman with a large, well-built house is planning to offer special storage for valuables to people of wealth who may not wish to leave certain possessions in closed homes, nor yet to trust them to the ordinary storage warehouse. Her plans are as follows:

She will go upon call, to the home of any patron, examine the treasures they wish taken care of and will give an estimate as to her charge for storage, which charge always includes insurance, unless the patron signs a waiver releasing her from responsibility from fire or theft.

Silver, jewelery, rare miniatures, and small articles of value are placed in a deposit vault. The patron is to be relieved of all trouble, for the storage specialist will come and take the articles away and return them when the owner wishes.

This service is already developing in unexpected lines, and she is finding herself called upon to superintend the restoration of choice pieces of antique furniture, old tapestries, paintings, frames, and other heirlooms.

Still another development, is the mending and cleaning of choice bits of old lace and lace curtains of almost priceless value.

Our friend's large home gives ample room for this work without crowding her in the least, and already she fears that she will be obliged to have an assistant part of the year at least to help her with the unusual responsibilities which she has chosen to assume. There is no reason why she, or any other women undertaking a work of this kind, should not make a handsome income.

Covers for Dance Programs

One woman who lives in a college town earns quite a sum of money from year to year making covers for dance programs.

The printed insides of the programs may be bought or furnished, and leather covers cut the same size. Gilt and colored monograms or letters are painted on the cover, and the whole tied together with a gilt cord. These are sold by the dozen to dancing clubs, fraternities, and hostesses. The price depends upon the elaborateness of the decorations.

Cleanliness a Virtue

A woman who believes thoroughly that anything worth having at all is worth keeping clean, decided to sell a simple cleaning preparation. She had found by experience that baking soda made into a smooth, thin paste with kerosene, formed an excellent cleaning medium. This she put up in small jelly glasses and sold for ten cents.

Many of the people returned the empty glasses when they bought more. The preparation is excellent for cleaning paint or sinks, or anything of that kind and will remove smoke and grease from painted walls where nothing else will. She wrote out the directions to go with the first glass sold to anyone, and of course kept a package of these special directions already on hand.

If two tablespoonfuls are put into a small pail of water, and the soiled surface of paint gone over and let stand a moment or two, the grime and soil will come off like magic, when rinsed with clear water.

She sold this preparation for a long time, and finally when she gave up making it, she sold the formula to her customers for a small price each.

Easy Money in an Easy Way

Here is one way in which a woman living in town made easy money with only little trouble and no expense.

A farmer had from one to two cases of eggs to dispose of each week. Our friend wrote him and offered to furnish him cases in which to ship the eggs, and from one to two cents a dozen more than he could get from the grocer. This he was willing to do.

When the first case arrived the town woman added her expenses to the initial cost of the eggs, and as they were strictly fresh, was able to sell them to a near-by high class grocer at a profit of five cents per dozen, or $1.50 per case. As the grocer took them at once, she did not need to pay for them until she received her money for them.

The empty cases were returned as long as they were in condition. In this way the farmer had a market for his product, the grocer, fresh eggs, and the woman, the profit of $3.00 a week for herself.

Packing Trunks and Suitcases

One young woman has hit upon the novel plan of making pin money by packing and unpacking trunks and suitcases. It was always a comparatively easy matter for her to do this work successfully, and to have the garments come out unwrinkled and in nice condition. Her opportunity to do this work came about quite accidentally, by her helping one or two of her intimate friends.

When her ability in this line became known, she was sought by many who could afford to have done what they considered to be a trying ordeal. She is not only willing to go and pack a trunk, but upon small additional charge will list everything in the trunk, for insurance purposes, or for the convenience of the owner of the trunk.

She also goes upon request to unpack trunks, and either puts garments in shape to hang up in the closet ready for immediate wear, or superintends this work. Many times dresses need pressing, fresh collars put on, or dainty waists must be cleaned or repaired.

Her services are in great demand. What town would not be glad to have among its young women wage earners, a proficient trunk-packer?

Stereopticon Operator

Many a fine entertainment is quite spoiled by a clumsy stereopticon operator.

One woman of unusual ability who makes platform addresses, and delivers helpful club talks, has trained her daughter to operate a stereopticon expertly. As she always makes a fee for her own services, and another of from two to four dollars and expenses for her daughter, the family income is increased in this manner.

Specialized Club Lectures

A practical woman of pleasing personality who has read much and traveled widely spends her spare time during the summer writing six fine, strong club papers on popular topics which will take from twenty-five to thirty minutes to deliver. These she condenses to heading or notes and during the winter delivers these talks or lectures to clubs, church organizations, and othr groups of women.

She charges $10.00 and her expenses. In the beginning she only charged $5.00, but she found that she was in great demand, and she has gained ease and confidence with experience. When she is interviewed or written to regarding subjects, she submits all six titles and a brief resume of the line she follows.

CHAPTER XXI

Of Ways and Means Take Your Choice

A WOMAN who loved books and who was never so happy as when having something to do with them, took the opportunity to buy up for a mere song the volumes of a circulating library. These books were nearly all popular fiction. The library had been operated in a city business store where the venture was being given up. All of the books were in good state of repair. She purchased these at a flat rate of 7 cents and 8 cents per volume.

She had them shipped home by freight to the small village in which she lived, and where there was no library. These she arranged on shelves in a small side room. She let it be known that she would rent the volumes for 2 cents a day. Any lost book would have to be replaced with a new volume, or the price of a new volume.

She worked out a simple card catalog system of keeping track of her patrons. In a few weeks she was paid for her entire outlay, and began to make a nice sum of money for herself. Now she adds new books from time to time, getting them at wholesale rates. She has located several other people who operate circulating libraries, and quite frequently they effect an exchange of books to the profit of everyone concerned.

Performs Plays Herself

Every year a charming young entertainer visits the Isthmus of Panama giving in the Y. M. C. A. Club House a one-performer rendition of popular plays of the season.

In a few words, the setting of each act is announced, and the speaker then takes the parts of the different players in turn, giving of course, only the main incidents of the act.

This is not as difficult as it appears, for it is like telling the story in character. This young woman is a natural impersonator and usually enjoys the work herself.

Americans on the Isthmus flock to these entertainments, gladly paying fifty cents each to hear the plays so well presented of which they have read.

There are women who have the knack of telling about a play, so that we seem to have witnessed it ourselves. This woman's success may offer a suggestion to other women with a talent for entertaining. Lecture circuits would be glad to book a feature of this kind, and in towns remote from cities where the big attractions play, women's clubs and other organizations would support such an evening now and then.

A Permanent Income

" Having a good deal of leisure time after my household duties are finished, I decided to put this to some use in order to draw a permanent revenue.

" As I embroider quite well, I advertised in the local papers for pupils in all kinds of embroidery work. I began my classes with two scholars, but they told some of their friends, and these friends told others, until I now have a class of ten, from 2 to 3 P. M. every Wednesday, and another class of eight from 3 to 4 on Friday afternoon. I charge 25c for pupils and in all, these net me $4.50 per week, for two hours a week.

" As fast as my old pupils drop out new ones enter my class and, from present indications, my income will be permanent. I may even be obliged to form a third class, but this will only take an extra hour of my time, and will give me still more money."

Cooking for Parties

For parties and dinners, and often for ordinary everyday use, I have a heavy demand for fresh home-made chips, home-made loaves of bread, baked in round sandwich tins, and Parker House rolls. I take orders every day for the next day, and usually make some extra, for I have frequent emergency calls. Even if there is a little of the material left over, I can always sell it by calling up some of my customers who are glad to get something of the kind, or I can place the extra supply in a near-by store where it sells readily.

Cleaning Ostrich Feathers

One girl makes her pin money by cleaning fancy feathers. She takes one pint of gasolene and puts one-half a cup of flour into it. This mixture is beaten up and the feathers washed in it. Then the moisture is squeezed out and the feathers hung out on a line, or shaken out of doors and made free from the odor of gasolene. Sunlight is beneficial to the process, but not exactly necessary.

In the case of plumes, it is better to curl them a little afterwards. There is a soap carried by most druggists especially for use with gasolene, and much-soiled feathers will be better for a treatment with the soap mixture and a thorough rinsing in clean gasolene afterwards. If desired, the feathers may be tinted with a little tube paint mixed with the gasolene. Of course, this process must be done away from fire or heat. Our young friend charges 25c apiece and has all the work she has time to do.

Current Topic Classes

A teacher of elocution in a high school started an evening current topic class for women who are occupied during the day and had little time for reading. In a short time she became the director of a weekly class of ten women. Every evening the work was divided into the following sections.

First, the important news in the daily papers; second, new books, with a brief outline of a couple of interesting sketches of several authors; third, place, and the leading characters in them; fourth, the world of art.

The women met from seven-thirty until ten, and a little over half an hour was given to each section of the program. Oftentimes five or ten miutes of the period was taken for an informal discussion in question. Anyone was at liberty to bring newspaper items and there was a period for reading and discussing these. Sometimes an entire evening was given to art and copies of choice pictures used for illustration. The class proved both educational and delightful in a social way.

Every member paid $1.50 a month and the class continued for six months. As the only expense was a small charge for the use of a centrally located club room in the public library, over $200.00 was added to this young lady's regular salary. This enabled her to take a summer course in a famous university which in turn helped her to secure a promotion with a higher salary in consequence. It pays to make time count.

Appetizing Breakfasts

A woman who had always made excellent waffles, found it necessary for her to make part of her living. She wondered if she could not turn this talent to account, so she advertised by means of little cards distributed throughout the neighborhood, where a great many people roomed, that she would serve waffle breakfasts.

This meal consisted of waffles, sausage, maple sugar, or honey, coffee with real cream, toast and eggs cooked in any form. Twice a week the menu was varied by the addition of excellent coffee cake, and, of course, she had fruit in season.

She soon had all the patronage she could handle and was earning a comfortable living for herself. By arising at 6:30 she could prepare her breakfast and she stopped serving at 9:00. As most of her patrons came from 7:30 to 8:30, she was easily through by 10 o'clock in the morning, and everything left ship-shape for the next day.

It would not have paid her to serve a noon lunch, as most of these people went to the other part of the city to their work, and the equipment she had in the way of tables, silver, and linen, was ample for breakfast service. The menu was a la carte.

Waffle Recipe

2 pints milk.
1 cup melted butter substitute.
½ teaspoonful salt.
4 eggs beaten separately.
3½ cups sifted flour.
4 level teaspoonfuls baking powder sifted with this.

Fold in the whites the last thing.

Good Money in Machine Hemstitching

A sewing machine which does firstclass hemstitching work is a money maker, for the reason that so much more rapid progress may be made than when the work is performed by hand.

A hemstitching machine can be purchased on time payments. Apply at the main office of the Singer Sewing Machine Co., New York City. The machine will be sent you on a small cash payment and instructions given for adjusting and running the same.

Tell your friends of your new undertaking. Also dressmakers and ladies' tailors, and you will have no trouble making your payments as they come due.

The hemstitching is very easily and quickly done and forms a neat, popular, and economical finish. Charge eight cents a yard for your work, and once you have the machine paid for, all you take in after that will be clear profit.

Collecting for Subscription Books

A man of fine appearance had been successful in building up an excellent business as a collector for one of the best-known publishing houses in the country which sells subscription books on the installment plan.

His wife and small crippled daughter were always well taken care of. Then the unexpected happened, and this stalwart man succumbed to the "Flu."

His wife had never done anything in the way of earning money and the only thing she could think of was to take up his work and go on with it, as she was familiar with his methods and routes, but she hesitated about applying to the company, for they had always opposed in policy the employment of women, declaring that their place was in the home.

However, out of sympathy for her they gave her a chance, and to their surprise, she has in a single year headed the collection list, not only in the city where she lives, but in all other cities where this publishing house does business. Her success is as much a surprise to her as to them, but she is very happy in her work and much healthier than she has been for years.

She and the small daughter board with a relative, and so she is not over-taxed. On the other hand, both dress well, enjoy life and have many splendid opportunities.

Day-Bed Covers

A great many people use single cots to sleep on. The kind with a head and foot of metal are usually preferred. These do not take a great deal of room and in the day time are commonly covered with a spread or couch cover.

The latset fad, however, is the day-bed cover. Take orders for these, for the cretonne should harmonize with the furnishings of the room. Take the measurements of the bed from the outside of the small headpiece at the top of the mattress over the headpiece, along the length of the mattress, and over the footpiece to the same point. Cut a strip of cretonne this length, fold the two ends back over the wrong side of the cretonne, and stitch to measurement so that the strip of cretonne will cover the mattress, and have a pocket at either end to slip over the headpiece and footpiece.

Of course, the stitching will be done on the wrong side so as to leave a finished cover which goes over the mattress top and the two upright ends.

Now, measure the depth from the top of the mattress to the floor, and the length across the foot of the bed, along the front, and across the head. Make a valance one and one-half times as long as these measurements and exactly as deep as the first measurement from the mattress to the floor, after a hem has been stitched in place. Gather or pleat evenly and sew to the edge of the first top cover with the pockets in either end.

The ruffle should go across the foot, along the front, and across the head. If you want a fuller pleating allow twice the length in place of once and a half. If you wish you can put the ruffle across the back edge of the cot or day-bed cover also. This is really the nicest way, for then it will stay in place better, and the cot can be moved and present a finished appearance.

Now, make a snug little bolster with flat ends and covered with the same cretonne for one end of the day-bed, and a couple of plump cushions with tassels on the corners for the other end.

You will be surprised how attractive this day-bed will be in appearance. These covers will find ready sale among business women who use their bedrooms for sitting rooms, with college students and housekeepers with none too much room.

Decorations for Easter

Anyone with a knack for decorating can take orders for special Easter arrangements of flowers and greenery.

One young lady who did this work managed it in this manner: She went to a florist who merely sold potted plants and cut flowers, and who had no facilities for decorative arrangement.

She entered into an agreement with him that she would be on call to do this work for churches, clubs and private patrons. Her charge would be from $3.00 to $25.00 depending upon the elaborateness of the scheme and the time required. He would profit by selling more flowers and she by getting the money for the work.

Cards were printed and sent to the chairmen of the various house committees and decorating committees of different organizations and institutions. An advertisement of the new service was inserted in the paper. In some instances rich parishioners were willing to pay for the work of having the decorations put in place as their constribution to a special service.

In towns where florists do not keep professional decorators some women with time and talent for flower arrangement should be able to get plenty to do. Private hostesses who are planning social functions would be among the possible patrons.

Napkin Rings

A very pretty gift is a set of crocheted napkin rings. The various stitches used for neckties and bells can be used. They should be made of white mercerized cotton so that they can be laundered. Crochet a strip of the width desired and six and a half inches long. Point this strip at one end and fasten with a loop and a handsome small pearl button. These can be marked with an initial in colors or the Roman numerals. An entire table, set with these is very attractive, and each member of the family should have two to provide for laundering. These can be sold for from 50c to $1.00 apiece, and a good profit realized on them.

Tiny Candlesticks for Decoration

One young woman makes a good deal of money in the course of a year preparing artistic decorations for special holidays.

For Valentine's Day, she manufactures tiny candlesticks out of red paper hearts, which come already cut in packages of fifty, and cost but a few cents. She uses the ones about two and a half inches long for the base of the candlestick and cuts a strip of water color paper about an inch and a quarter wide and two inches long, from which she shapes the tube which holds the candle. Several slits about a quarter of an inch deep are cut along both edges of the strip. Then the ends are pasted together to form the tube.

When this is dry, the slit edges are bent down so as to form a base to which the large heart is pasted. Now the slits on the upper end of the tube are bent outward and a heart an inch long is pasted flat upon the top. In the middle of this heart a hole is cut just large enough to allow a tiny red, white or green candlestick to be inserted. If the maker wishes, a handle of water color paper may be fastened to one side of the upright tube. Now tint the water color paper a brilliant green, and the candlestick is all ready to correspond with a red and green color scheme.

The candles are to be lighted just before the guests are seated, and the young woman whose candle burns out soonest is to be the next one for whom an announcement of an engagement will be expected.

These candlesticks can be made to sell at 75c a dozen, and by placing them on sale in a stationery or drug store in advance of Valentine Day, orders for a large number can be taken.

A Clever School Teacher

This plucky little woman writes: " I am a ' school marm ' who has just had a siege in the hospital and not being able to return to school until next year, I am using such talents as I have to earn money to pay my way.

" Each year I paint in water colors all of my Christmas gifts. This spring I purchased tiny envelopes one and a half inches by three inches, and one and a half inches by four inches. By getting these in quantity lots I was able to get a reasonable price. On these I painted forget-me-nots, using one design for as many envelopes as I chose to do at a sitting. This saves a lot of paint and time, for I found I could sketch the green leaves, and lastly, the yellow and orange centers."

In each envelope was put a small quantity of sachet powder. On the back of each envelope two slits were cut with a penknife, just wide enough for ribbon to be run through. Ribbon about half an inch wide is desirable. Blue is very pretty with the forget-me-nots. Slip through the slots and tie in a bow on the painted side. It will be necessary to have the slots very near or right on the ends of the envelope. Cut the other end of the ribbon on a slant or in a fish tail.

These sell readily as Easter cards for from 10c to 20c apiece, according to design. On one lot of envelopes decorated with sweet peas, a dainty shade of green ribbon was used, and the words, " The Lord is risen," put in one corner in gold print. These are very dainty and have proved very popular. They can be used for handkerchief sachets or book marks.

Doilies Easily Made

Individual plate doilies are easily made. Good profit in short time can be made by taking one-half yard of white linen and cutting the doily the size of a small cake plate. Hem the edges and crochet an Irish edge about one inch in width. It takes a short time for anyone to crochet an edge who is at all skillful with a needle.

The corners of the linen left over can be made into tumbler doilies which should be finished to match.

These doilies sell for 35c apiece, and usually anyone who purchases wants enough to set a table with, for from four to six people. The price is very reasonable when it is remembered that it is all hand-work.

Jewelry Making

Many women are taking up the art of jewelry making, which calls for skill and fine sense of decorative values. Some succeed in making beautiful things with only a few lessons, and others take a regular course of instruction in this work.

One woman is making attractive metal filagree jewelry in the form of brooches, buckles, pendants, bracelets, clasps, and other ornaments. Many of her orders are executed to carry out the idea of her patrons, and her products, being hand-work, bring a high price.

Still another who does work of the same kind, combines both precious and semi-precious jewels with platinum, gold, and silver. Creamy pearls, brilliants, and flashing jewels add to the beauty of her output. She also makes tiny wild roses in metal, which have the delicate pink shade of the natural flower. There are blue forget-me-nots with yellow centers, and violets with natural coloring. These flowers are all made of fine metal wire, and are very charming and popular.

Fine Needlework

One enterprising woman sent her son through college and paid for a $4,000 home with her exquisite needlework.

She did fine embroidering on dresses and waists, made Battenburg or embroidered dresser scarfs, etc., to fit the irregular shapes of dresser tops. She also did drawn work and, in fact, everything in the line of fine needlework.

In looking back over her unusual success, she decided that the secret of it lay in the fact that she never turned away an order. If it was some new thing that was wanted she took the order just the same, and straightway went and learned how to do it. Her motto, " I never say I can't do it," is something which every worker who aspires to earn money will do well to remember.

Easter Novelties

Easter cakes, cookies and candy may be made and placed on sale at a good rate of commission or orders taken to be filled. Either way will prove remunerative. A very good way to get these orders is to make up one batch and to use the material as samples. Take orders right then and before people forget about it. If you do not know your customers you may think it wise to ask for a twenty-five per cent. deposit. In any event it will be well to notify them by card or telephone when you expect to arrive with the goods so that they will be at home and have the money ready.

Easter bags made in the shape of rabbits, and filled with dainty candies are always pleasing. Black beads can be used for the eyes and pink lining material for the ears.

Candy Dolls

One woman has made candy dolls season after season, and they do not seem to lose their attraction. First she prepares these especially for Christmas. Next comes the Valentine dolls. Later for Easter and April Fool's Day. She also devises suitable ones for Thanksgiving, Hallowe'en and special class or club affairs.

She is building a nice little home business with that line and there is constant demand for private customers and bazaars of all sorts.

The whole doll is made up of candy and then dressed in a tissue paper costume which is appropriate. The legs and arms are sticks of candy and the book muslin body is filled with home-made candy kisses of various flavors. She sells these for 50c and they certainly make a most attractive souvenir for a children's party, or as prizes for a card party where inexpensive gifts are a rule.

Toy Dogs

How would you like to earn enough money for small expenditures through the year, and a couple of nice vacation trips by making and selling toy dogs, cats and elephants of cloth?

Well, there is one woman who is doing this, and if she wanted to, she could keep a couple of other women working for her as well.

She has procured her patterns in various ways. Sometimes she can buy a pattern. Sometimes she buys an animal, cuts it up, presses out the material and gets a pattern that way, which oftentimes she can improve herself. Some of the patterns she has procured from stamped cloth, printed on purpose for making Teddy Bears, dolls, and that sort of thing. She is very careful to preserve all her patterns, and to write on each just what it is and any special directions necessary in its manufacture.

She uses beads for eyes, stuffs her creations with excelsior or a good grade of cotton as the case may be, and adds a bright red blanket, coat or collar about the neck, with little bells, as her fancy dictates.

She disposes of these in dozen lots at the stores, and is doing a thriving business. She is always on the lookout for new ideas, so as to add something in a novelty for the Christmas or Easter trade.

Indestructible Scrap Book

School girls can very readily make children's indestructible scrap books which will sell for from 25c to 50c a book, easily making a profit of 40% on these.

Buy paper cambric of good quality and pretty colors for the pages. The paper cambric has a glaze which prevents its being readily soiled. Cut pictures of children, animals and interesting places from old magazines. Sometimes a short story, likely to appeal to little children, may be tucked away in the corner of one page. This work is interesting and will be instructive both for the one who makes the book and for the one who possesses it.

Such a home-made scrap book is often valued more by children than an expensive store article. For this reason these books are always easily sold.

Dainty and Unique

One woman who embroiders underwear for brides decided to sell dainty garters for use with the exquisite lingerie which she makes. These garters sell from 25c to $1.00 apiece. Everyone now-a-days uses the side garters from the corsets to the hose, and so the bride's garters are merely a conceit to satisfy an old superstition. There is a half an inch band of white elastic covered with a shirred satin ribbon of whit pink, or blue. On one side is a dainty shower bouquet of chiffon rosebuds with little gold tissue leaves. Of course, there is always a touch somewhere of blue and the requirement for something " old " is met by a worn dime enclosed in a little transparent bag of white chiffon. This silver coin is supposed to bring good luck.

Dolly Varden Hats

The brim is made of white pique and the crown of rosebud lawn or a dainty flowered organdie with decorations in blue or yellow. The edge of the crown may be scalloped in buttonhole stitch or it may be double stitched on the wrong side and turned. The crown is a large circle hemmed around the edge, and with a little groove stitched on for a narrow elastic to run through. The crown is sewed to the brim with an over and over stitch, the two edges being placed together and sewing them on the wrong side. The base of the crown is finished with a roll of soft ribbon in harmonizing colors and a little flat, tailored bow or a rosette, as the case may be. The price of the Dolly Varden hat is $1.50 and the beauty of it is, the over and over stitches may be taken out and the brim and crown laundered and quickly put together again, making a perfectly fresh and attractive hat.

There is a small hat just like it made the right size for dolly herself which sells for 50c and uses up the pieces.

Napkin Specialist

One woman who has the knack of hemstitching very swiftly, buys a good quality ninety inch, round thread linen at $1.50 per yard. Thirty inches will make a dozen fifteen-inch napkins. That makes the cost $1.25. She double hemstitches them, and has orders for as many as she can make at $4.00 per dozen. To put one initial in the corner of each she charges $1.00 a dozen extra, and is paid still more for any special embroidery design. It is fascinating work and when picked up at odd moments a good deal is accomplished in a short time.

A Leather Sewing Case

Here is a little leather sewing case which one woman is making, and which is greatly appreciated by customers old and young.

The case is just about six inches long and is made so that it constitutes a complete sewing outfit. It is made in any of the soft shades of ooze leather, and is lined with Moire silk to match. The inside of the cover is made into a series of little pockets, to hold cases of needles, strips of name tape, and small flat accessories. The inside of the main part of the case is filled with spools of thread, and in the corner is the cunningest little thimble case which one could imagine. Many of these are finished in dark colored leathers, some in grey with fancy lining, and dainty white ones for the engaged girl.

Collars and Neck Chains

A young woman who confesses to a love for beads and shiny things, procured from a Boston firm, a lot of beautiful sample beads on approval. From these she made suitable selections. The firm also sent her a sheet of designs showing how these beads could be made into beautiful necklaces and other fancy articles. She thoroughly enjoyed stringing the beads and making beautiful combinations.

She further discovered that there was a field for beading fancy shawl or revere collars of Georgette and silk, and ornamental pieces in different shades, for one of the dressmakers in town. The work is quickly done and is singularly fascinating.

The necklaces find ready sale among friends as she does not make public the source of her bead supply, so she has no competition in the work. She also places her work on sale in a store some distance away.

Artistic Bead Work

One woman whose eyesight does not permit her to embroider, finds that she can do bead work without difficulty, probably owing to the bright shades of the beads themselves.

She is successful in making some articles which are really works of art. Some of these are fine steel bead bags, which look much like the expensive metal mesh bags, which are so popular. Again, she makes the bags of colors to harmonize with suits, and puts a cunning purse inside each to match.

She has specialized in bags of all shapes and sizes, and finds a ready sale both with stores and private individuals for all she has time to do.

Radiator Covers

Select very neat, dainty patterns in cretonne. Measure the top of the radiator. Line this top with a piece of heavy asbestos paper, and finish with a ruffle of the material around the large top, enough to cover the radiator.

Christmas Wreaths

Boys grow rapidly, and if they are healthy wear out many clothes in the normal pursuit of school, work and pleasure.

Two boys undertook to earn their own clothing and succeeded in doing it selling Christmas wreaths and greens. Their plan was to take orders during the Spring, Summer, Fall and Winter for delivery at Christmas time. They buy the holly in cases and the wire in quantities and make their own wreaths, getting fifteen cents for the single small wreath, twenty-five cents for the double one, fifty cents for larger ones and a good price for ropes of the rich foilage and ferns.

Boxes of small sprays of holly for decorating Christmas packages were also sold. By purchasing the holly wholesale, they were able to make a substantial sum of money in this way.

The Pussy Willow Kittens Have Arrived

They come every Spring and they sit on an old-fashioned gate, just as real, live, fuzzy kittens do. The little Pussy Willow Kittens ars as soft and furry as anyone could wish. The gate is made of brown paper, and has a little standard on the back of it, so that it can be made to stand up on a table when it is used as a placecard.

Select heavy paper. Draw a gate and cut it out, being careful to get the first pattern just right. After that, it is no trouble to mark and cut out the rest. The Pussy Willow Kittens are glued to the back of the gate, and look too cunning for anything. A diagonal piece of paper to imitate a board, is left from corner to corner of the gate, and upon this the name is written, for these are used for place cards.

The woman who makes these clever little conceits also earns a good deal of money coloring photographs. She brings out all the delicate flesh tints in the faces of the children, and makes the out-of-door background look wonderfully real. Much of this work comes to her by mail. She has the photographs sent to her with full description of the coloring to be used. Sometimes a sample of the hair itself is sent. Then she does the work and a simple black and white picture takes on wonderful beauty when she is done with it.

A Utility Bag

An exceedingly useful and practical utility bag designed by a business woman for her own use, and afterwards sold to other women, is made as follows:

Purchase a small, round mirror, preferably one, two, two and a half, or three inches in diameter. Make a little cover with a frame which shirs smoothly in place for this mirror. Use a piece of silk of durable quality and rich shades. Use this covered mirror for the base of the bag. Make the sides by taking an oblong of silk any depth and fullness required. Finish the top with a draw-string or a metal extension frame as preferred. Hem the bottom of the silk and gather it neatly.

Now, turn the bag inside out, divide the gathers into four parts, and sew the edges of the shirred portion of the bag to the silk covering of the edge of the mirror. Put a couple of pockets on the inside of the bag of the same silk. Into one slip a small powder puff or chamois; into the other a little powder box or a shaker can, with a tightly fitting cover, so that the powder will not come out. The third pocket may contain a nail file, an emery board, and a small buffer; and a fourth one, a small bottle of smelling salts and a little comb.

The bag can be used for the handkerchief and purse, and these taken out, and the mirror consulted whenever the owner wishes. These bags sell from $1.00 to $5.00, depending upon the richness of the appointments.

Crocheted Napkin Rings

Make a band four inches long in any suitable fancy pattern, join the ends, dip the ring into thick starch, squeeze out, shape on a glass, run ribbon through the napkin ring and tie in a small bow at one side. These sell at 25c each.

Crocheted Baskets

A very attractive window display of crocheted baskets was recently seen.

There was a dozen tiny ones with fancy edges, and a larger one with a big bow of tulle on the handle. The baskets had been crocheted, dipped in melted paraffin and shaped one by one when the paraffin was nearly cold. The large basket had a bow of yellow tulle on the handle.

The effect of these baskets was indescribably lovely. They looked as if they were carved out of old ivory. The small baskets were used for favors filled with tiny, dainty candies and the name of the guest to be seated at the particular place, on a card tied to each handle.

The large basket was filled with confections to be passed and enjoyed at the table.

From this display, the young woman who made them took many orders for parties and social affairs, and built up a list of customers for novelties of this kind.

Odd Ways of Earning Money

It is exceedingly fortunate that different people have a talent for different things, and that the tastes of the public vary largely also, for this means that a wide variety of work is possible, and endless avenues of earning money open.

It really makes no difference whether a woman is young or old, if she desires to enter into some gainful occupation, she can do it and make a neat sum of money, provided her work is high-class of its kind. There is little market for clumsy or bungling effort in these days, for since the prices of living having become high, people are more and more discriminating as to how they spend their money. They want "value received," just as we do, and it is quite right they should have it.

Just think of an old lady of seventy having all she can do to keep up with her orders for fine lace handkerchiefs! Her daughter writes us that she is

Unable to Keep a Sample

"My mother, whose eyesight is still good, although she is seventy, makes lace handkerchiefs which sell for $5.00 They are equal in every way to those made of Honitan lace braid. She uses a point lace stitch, and her favorite pattern calls for retail prices in the store of $8.00. She uses a butterfly in each corner, or a conventional cobweb. Her only trouble is that she sells her work before it is finished, and cannot keep even so much as one handkerchief on hand to show as a sample."

Fancy Hair Ribbon Ends

A friend scallops the ends of hair ribbons with a dainty buttonhole stitch. If the ribbon is given her to work on she charges 25c for the two ends. She takes orders before Christmas and all the children in the neighborhood are supplied with scalloped hair ribbons.

Every mother with children knows how many hair ribbons it takes to keep a small daughter provided with dainty furnishings of this kind, and many times while the ribbon is still good, it looks frayed and taggy at the ends, especially after it is washed.

It seems singular that no one has thought to do this before, and any fancy goods store should be glad to consider placing Embroidered Hair Ribbons on sale as a regular attraction. This would permit the woman who did the work in her own home, to do it at her own convenience. She could arrange with the stores for them to furnish the ribbon and silk, and she to do the work for a definite sum; or she could furnish the materials herself and make a satisfactory price to the retail dealer.

The work is light and pleasant and any mother will readily see that although she pays a little more for the ribbon in the first place, it will last longer and be much handsomer in the using. The Embroidered Hair Ribbons would make a very attractive gift offering for any season of the year.

The Woman on the Farm

The woman on the farm often feels that she is removed from the opportunity to earn money in many ways open to her town sisters.

One farm woman, remotely situated, makes a specialty of hand-embroidered waists which are exceedingly beautiful. These she sends by parcel post to patrons in different parts of the country. In order to eliminate chance of loss through unprincipled people — for unfortunately there are those who would take advantage — she requires the price of the waist in advance. But if the article she furnishes is not perfectly satisfactory, she will refund the money in full, she paying the expense of transportation on outgoing parcels, and the party with whom she deals, the charges on those returned to her.

Of course, in the case of a well-known patron of standing, she does not insist on cash in advance. She has worked up a very nice business, and is able to use every moment of her time in a profitable way. She keeps in touch with the new embroidery stitches. She finds it possible to do this through the women's magazines.

She has also made a study of different styles of embroidery, eyelet work and drawn work, so that she can vary her work endlessly. Her policy is to make every waist rarely beautiful — and then to charge accordingly.

CHAPTER XXII

Independent Enterprises

OPPORTUNITIES for independent enterprises are without end and any woman who has an hour to spare or all of her time at her command can easily find something which is both profitable and pleasant to make that time count.

If she wishes to work at home there is no end of things which she may do; or if she longs to get out in the open air, meet people and make her little journeys count in a gainful way, she can do so.

There are some who like to confine their money-making undertakings to the summer or the winter season. If so, there is plenty of opportunities for undertakings which can be made to confine themselves to a single season.

A woman who specialized as a Social Director, assisting with parties for both children and grown-ups, only would do this work in the winter. Another woman who had a car and delighted in getting out in the open, bought fruits, vegetables, eggs and poultry, for a group of friends and neighbors, and made a nice profit for herself during the summer time.

Never was there such a wealth of ways to earn money; and never was American womanhood so alert and energetic in making the most of circumstances. This is the day of thrift and conservation. And the woman who makes the most of what she has and of her time as well, is truly patriotic.

Orders by Parcel Post

Now that the parcel post brings the farmer's products to our doors, there is an opportunity for some enterprising woman in almost every town or city neighborhood, to take orders for fresh butter, fresh eggs, vegetables and fruits direct from the country, to be delivered to her by mail.

For her work of ordering, delivering and collecting, she could earn a tidy commission and still save her patrons money and give them the best of supplies. A woman with children could easily handle a business like this. The safest way would be to sell for cash only.

Crocheting at Home

Many women have earned their entire living crocheting at home. Sometimes this work is done for citv firms who furnish the materials and pay so much for the work of finished articles. At other times, the women who do this work provide their own material, sell to individual customers, or sell their own goods to some store or different stores in their own or more distant localities.

Tiny crocheted baby jackets in pink, white and blue, and in these colors combined with white, are just as cunning as any mother could wish, and they are quickly made. They sell readily for from 75c to $2.50.

Tiny mittens to match at 50c a pair, and little booties at 75c a pair, do not take much material or time.

Even the dollies must not be forgotten, and the little hats, muffs and jackets to fit can be made out of the ends and odds of wool. A muff, collar and hat set of white, trimmed with little crocheted roses, proved a great seller.

Then there are the slip-ons and the hug-me-tights, and the jackets for older people. Any woman making a business of this will soon learn to do the work rapidly, and it is surprising how many articles she can turn out in a week by having her work ready at hand to take up at any and every spare moment.

Money in Real Estate

Perhaps there is no surer way of making money than in land, for if it is rightly selected, it is sure to increase in value, especially if it is improved.

In almost any neighborhood, a cheap lot may be purchased for a reasonable price. Even if the whole sum to pay down for it is not forthcoming, banks and others with money to lend will advance at least fifty per cent. of the purchase price, taking a mortgage on the property as security. Such land can nearly always be sold at an advance in from one to two years' time.

One woman bought several such lots, planted them to peas and in a single season cleared ten dollars on each one, besides the interest and taxes. She did none of the work herself except the buying and selling.

Another woman who was an invalid and only able to ride out when the weather was favorable, made a careful study of the vacant lot condition of the city in which she lived. It was a place of about thirty thousand. She kept track of the growth of the population, which way the residential section was being built up, and the trend of the business section. By investing in vacant lots and watching her opportunity to sell, she was able to make anywhere from $50 to $300.00 and $400.00 on a single turnover. Some years she earned enough to keep herself and her two small children by her real estate transfers.

She reckoned that her capital of some six or eight thousand dollars put out at interest, would only bring her small returns in comparison with her living needs. Her health did not permit her to go into business, but through her real estate efforts, she was able to make more than she could do in any other way.

A Consulting Gardener

A young woman who has always had success in raising flowers, and who has made a study of them and their care, earns money every year by acting as Consulting Gardener in the small city in which she lives.

Every spring she buys a variety of reliable seeds, and has the local agency for a nursery supplying plants and shrubs.

When people are laying out their gardens, she is hired by the hour to advise in selecting, planting and arranging. Later when cut worms and other pests appear, she has a good business in supplying the proper sprays and insect powders.

After the first year she had all the work she could attend to outside her home duties.

Darning for Others

"I have been the official darner in my neighborhood for three years, and incidentally I have been the adopted mother of many young boys who are in the city alone. I live in a neighborhood where there are many young men boarding, and when I had to leave office work, on account of my age, I thought of my talent which I seemed to possess for swift and skillful darning and mending.

"I let some of the boys know that I would darn their socks and keep their clothes in repair for a certain sum each month. They were more than glad of the chance to have this done for them, and soon my little home business had grown far beyond what I had ever expected. I have never had any assistance, because I like to do all the work myself. I have grown to know my boys and to help them in many ways. Honestly, I would not trade places with any woman in the country!"

Raising Chickens for Sale

"I have been making a nice income at home raising chickens and selling them to my neighbors and friends.

"Early spring is the time to start to get things ready. I gather all the nice, round, fresh eggs and put them by themselves. As soon as a hen wants to set I provide her with a setting of eggs. I never raise the chickens by incubation, as I do not believe them to be as strong and healthy as those the old mother hen raises.

"I keep the little chicks until they are one week old and know how to scratch for themselves. I get from 15c to 20c each for them, according to the breed. Then if the hen is still broody after her chickens are taken from her, I set her again. I have had as many as twenty hens " setting " at one time, and had success with every one.

" Hens can ' set ' as late as the end of September with good results, and a sale for chickens and broilers can always be found right in the neighborhood where one lives, although more money can be made if you have a large enough place to create a demand by advertising."

A Story-Telling Club

A plan tried by young women in different parts of the country has always proven successful when properly carried out. This is the Story-Telling Club for children.

In one particular instance, a young lady desirous of earning money, organized a Story-Telling Circle. This consisted in the beginning of six children of the neighborhood. They met twice a week for an hour, from four to five, and each child paid 25c to belong. She began by telling them stories, but finally she encouraged the children to tell stories themselves, a part of each period being set aside for the children's tales. It was considered quite an honor to be allowed to tell a story, and she kept a waiting list, each child being on the lookout for the finest story to tell when it came his or her turn. In this way, the reading habit was encouraged among them.

The mothers were pleased with this venture, and soon her class grew to twelve, which paid her $3.00 a week for two hours' work.

Writing for the " Movies "

There is an unprecedented demand for scenarios for moving picture companies at present. This demand has increased for two reasons. First, the popular standard books have been dramatized and used during the past few years so widely that the call now it for something entirely new. Second, the growth of the moving picture industry, which is now one of the largest of all industries in the United States, makes the call for material an increasingly large and persistent one.

Those who can write successfully for the screen win large rewards. Several of the film manufacturers issue small booklets, showing the form in which such scenarios should reach them, and contain valuable suggestions to those who wish to try writing for the "movies." The successful ones receive a generous compensation and it is fascinating work.

To avoid disappointment and the loss of time, those who wish to undertake this means of money-making are advised to make a careful study of the silent drama before they actually begin work. Probably nine out of every ten who fail, do so because they have not mastered the rules which govern this particular kind of work.

As everything must be shown through action, and as only a few sub-titles are allowed, the stories must be presented in a form which can be filmed. These characters do not have an opportunty as on the stage to tell their stories. The pictures must do that for them.

Then, in order that everything shall be clear to the audience, no matter what language the individual making that audience may speak, logical continuity must be observed. Logical continuity is the presentation of scenes in such order and in such a manner as to make a continuous pictured story as clearly understood as though it were told or read.

Some amateur writers desiring to present a thrilling scenario, outline impossible feats from the photographer's standpoint, or else these are so expensive to stage that conditions are prohibitive. Anyone who wishes to write for the screen should make a careful study of moving pictures being shown to the public by the leading companies. They should read the moving picture magazines to become familiar with the general atmosphere of the work, and it is wise also to make a study of the best books written on the subject, or to take some thoroughly reliable course of instruction. The money so spent should be merely an investment to a pupil who is in earnest.

If any of us were to attempt to be doctors or lawyers or teachers, we would not expect to make the top by a single step. We would know that study, effort, and experience would have to precede success. Scenario writing is a profession in itself, and a profitable one, but in order to win large rewards, there must be reasonable preparation. Anyone with a talent for writing or story telling, can make this preparation who goes about it in an intelligent manner, determined to succeed.

Some disappointments must be expected in the beginning, but these should be taken, not as a knock-out blow, but rather as a challenge to prove what the individual can do.

Saturday Classes

A young woman of seventeen made quite a sum of money by conducting an Amusement and Construction Class every Saturday morning the year around. The members of the class were children up to twelve years of age.

She did not call this a "class" for that savored too much of the school room, but labelled it "The Good Time Club." The children were eager and delighted to attend. She taught them simple basket weaving, raffia work, clay modelling, and other useful and interesting employments.

The little girls learned how to make a bed just as the nurses in the hospital make them, and the boys learned to do many things well which boys should know how to do. Before Christmas, the children made presents for their parents.

The class meets at the young lady's home from 9:30 to 11:30 A. M., and the children pay 25c each a morning. In the winter they work in a large, uncarpeted room which is warm and sunny. In the summer, when the weather permits, they work out of doors on the lawn under the trees.

Put Up Tomatoes

Why not become a tomato specialist? This wholesome fruit is relished by almost everyone.

During the summer months when the price of tomatoes is at its lowest, put them up in glass jars. Make chili sauce, tomato relish, India relish, and other good things from them. In the winter, sell the canned tomatoes with a recipe for tomato spaghetti, chili con carne, tomato soups, and other dishes. The customers will return the jars, and by selling at 25c a quart, the money can easily be doubled.

Orders for Ready-Made Suits

A woman who lives in a town of ten thousand, earns all her own spending money by taking orders for a reliable firm for tailored suits, wraps and baby dresses. Upon these sales she receives a commission. While she is not a dressmaker, she sews well enough to be able to alter waist bands, shorten skirts, or make other changes needed.

Every spring and fall she sends out a little printed circular to the women of the town whom she wishes to meet. The house from which she buys supplies her with samples and styles. It took her one season to become established but now she is doing a profitable business.

Cutting Children's Hair

The average family finds it quite expensive to send their children to the professional barber for hair cuts, and especially now that barbering prices have soared with other things.

Why not do as one woman did — practice on some poor children free of charge, getting a friendly barber to give her a few lessons on just how to do the work. Later she let it be known that she specialized in children's hair cuts. Little people were brought to her, and many who were frightened of a regular shop, with its big chairs, covered with white towels, felt quite at home in the pleasant room prepared for this work.

Without leaving her own roof, she was able to make a substantial sum of money every month, and her patrons got the work done much more cheaply and quite as satisfactorily.

Sells to a Fancy Store

A handy woman who is not able to leave her own home, and yet who has quite a little spare time, makes several articles which she sells to a fancy goods store. Of course, she has to pay these people a commission for selling, or else offer her articles at a price which permits them to make a profit also, but she is saved all trouble of making individual sales, and few know that she does this work at all.

One of the things which she finds meets with a ready sale, is the dress bag. These are made of bright-figured calico which shed the dust nicely. They are cut in two lengths, long enough for the skirt, or a one-piece dress. They button clear down the front, and there is a hanger in the top of them. A set of these not only protect light clothes, but keep the closet as neat as a pin.

This same woman also makes a specialty of fittings for sun parlors. She makes sets of cretonne and chintz curtains, with table covers and cushions to match. Her method in this connection is to market them through a large, exclusive, interior decorating firm, a branch of which is located near where she lives. As this firm is constantly fitting up homes of wealth, all over the country, they are constantly in need of this sort of thing, and they have come to know that they can send materials and measurements to her and have the work done just exactly right.

She also features sets of cretonne and chintz for porches and inside rooms. She has made a study of period fabrics, and as her taste is excellent, she has many appreciative customers.

Trousseau Bands

Here is an exceedingly attractive trousseau band which is made by a clever woman. The band is made in any one of the rainbow colors and equipped with small white celluloid buckles so that it can be adjusted to any size. The bands are finished in a variety of ways. Some with a rosette, some with a dainty cluster of flowers of harmonizing or corresponding color.

These bands can be worn just below the knee and satisfy the ancient requirement of, " Something old, something new, something borrowed, and something blue."

Assistance for Hostesses

One woman is making a practice of taking entire charge of dinners and luncheons. She consults with the hostess a day or so before the entertainment, and helps her to plan the menu. On the day of the affair, she goes to the home, prepares the meal, sees that the table is properly set, and if desired she will stay and superintend the service.

Another young woman prepares all the refreshments for formal luncheons and afternoon affairs at her own home, and delivers them in time for the hostess to serve them. She wraps each sandwich in wax paper, and puts the salad into an attractive bowl, and garnishes it ready to serve. She makes the tiny individual cakes and decorates them to suit any color scheme.

Any woman with a knack for cooking and a fondness for dainty things could easily work up a business in these lines in her own town or neighborhood. Such service is a great convenience to the hostess who is not accustomed to doing such work, or who does not have the facilities to have the work done in her own home, or who doesn't know just how to make the preparation herself.

Library Scarfs

A very suitable and attractive library scarf is made of natural colored linen and is trimmed on each end with heavy lace crochet made of carpet warp. The price of these is only $4.00 and it is the sort of a thing that one would like to have in the family as an heirloom. These are both beautiful and very popular.

Dressmaking

One young woman is making a specialty of doing cutting and fitting for home dressmakers. She finds that many people are quite able to make and finish the garments if they are properly cut, fitted, and basted. As this part of the work is easy for her, she is glad to undertake the doing of it and has all she can accomplish. She has a scale of charges which is satisfactory to herself and customers.

Corsets to Order

One woman is making corsets to order which combine comfort and style. In order to learn just how to do this, she spent some time in a corset making establishment and now she has a list of exclusive customers who are pleased to have corsets made to their own measure and to suit their own lines.

She carries an assortment of materials both practical and fancy. She also does a nice business making brassieres and altering boughten corsets which are often too low, too high under the arms, or which require darts or other changes.

Children's Clothes

Many women can make clever and cunning clothes for children. In almost every place somebody makes a specialty of this and many of the workers have made a wonderful success of the undertaking.

One such children's dressmaker has designed small dresses and suits, so that they have the individuality which the ready-made articles lack. They are just the regular "mother made" clothes which every woman loves to see her children wear.

One especially charming small suit is made for little boys for from two to five years of age. The material is firm cotton poplin of a tan shade, trimmed with a bright red piping, and tiny gilt buttons, and finished with feather stitching in brown. The price is only $3.00 for the little Russian dress and the pair of close-fitting trousers to match.

This woman makes them for 75 cents without the hand-finishing, and for $1.25 with hand-finishing. They certainly delight the small boy who is so anxious to have real trousers, and still satisfy the mother who wants to cling to dresses for her wee laddie.

Fancy Costumes for Children

In one city of about 50,000, there are a great many social affairs for children during the winter, and again and again mothers have been put to much trouble, or have had to forego the happiness of being able to dress up as all children love to do.

One woman with a knack for making attractive garments at small expense undertook to fill this need. She calls her service the Fairy Godmother Treasure Chest.

Now it so happened that she had a large quantity of fancy and plain materials left over from the days when her husband had bought in a bankrupt stock of goods and did not succeed in selling all of it. This would give excellent foundation of materials. She also watched a number of bargain sales and picked up such things as she could use.

Then in her spare time she fashioned fancy costumes for children out of these. There were clown suits, and little Minute Men rigs, and Martha Washington dresses, and the most wonderful fairies and Puritan maidens, and butterfly and flower suits in bewildering array. She became exceedingly interested in all of these.

The costumes were either sold outright to the owner, or rented. If rented, the charge was on a basis of 20% of the cost of the costume plus the expense of professional cleaning. Thus, if the costume cost $5.00 (work included), the rent of it for twenty-four hours would be $1.00 plus the cleaning charge, which would be from 50 cents to 75 cents.

In this way every mother was assured that the garment her child wore had been cleaned and thoroughly disinfected after its last use, and so there was no danger of contagion or infection.

Masquerade and costume parties became quite the rage after the Fairy Godmother lifted the cover of her Treasure Chest. Some of the costumes were very striking and beautiful, for it was not difficult to pick up ends and odds of materials and lace curtains for brides' veils, and all that sort of thing.

About once a year the Fairy Godmother sells the most of her stock to a costumer in a different place, and this enables her to have a fresh supply of attractive goods.

Baby Stocking Forms

Take a pair of new baby stockings, and cut two forms precisely like them out of heavy paper. Trim exactly to the right size. Next pin the paper form on a thin, smooth board about three-eighths of an inch thick, and mark around the form with a pencil. Take a small hand-saw and cut out. Smooth off the edges with sandpaper.

If you are at all handy with burnt work, you can burn a Dutch boy or girl in the center, or else the word, "Baby" with a few flourishes. Or if other decorative motifs occur to you, finish to suit your own taste.

If one wishes, one can cover them with cheap, substantial silk remnants in light blue, pink, or white. Tack little loops at the top for hangers.

These forms keep wool stockings from shrinking. The stockings are supposed to be put on the forms as soon as they are wrung out of the rinsing water. Almost any woman who has a baby would like a pair of these. If a silk covering is used it must be fast colors which will not run and soil the stocking.

A Shampooing Convenience

Every woman who shampoos her own hair at home knows that the most disagreeable part of it is drying the hair, and having damp clothing about the shoulders. The usual way is to place a Turkish towel around the neck, but this is not enough to keep the underwear from getting damp and wet when the hair is being sprayed or dried. Here is a much better way.

Take a large piece of oilcloth either round or square. Cut it up the center half way, and cut a hole just the size of the neck. Finish the edges with white or colored tape, stitched in place, or with a small pinking iron. Finish with buttons and loops of tape down the front slit.

This shampoo apron should be large enough to come to the waist. If one wishes to give it a festive appearance, or to use it for a gift article, it can be decorated very attractively with little trouble.

Get a little can of white enamel paint and a couple of tubes of any colored oil paint you wish — say yellow for buttercups, and green for leaves. Now either buy or make a stencil with little sprays of buttercups and green leaves, half wreaths, or any attractive design. It is a simple matter to make the stencil.

Procure a very heavy grade of glazed or oil-finished paper or thin Bristol board. Draw or trace the design upon this. Sometimes very pleasing patterns may be cut from wall paper. With a sharp penknife, trim out the pattern neatly. The stencil is now ready. Fasten this over such parts of the shampoo apron as you may wish to decorate. Turn a very little — say half a tablespoonful of the enamel in an old saucer. Tint to the right shade of green with the dark green tube paint. Fasten the stencil to the oil cloth with thumb tacks, using a board or table-leaf as a background.

Have two small, stiff brushes, one for the yellow and one for the green. Paint in the green leaves and stems. Then mix the white enamel paint and the dark yellow tube paint to a buttercup shade. Finish the buttercups. Remove the thumb tacks. Turn gently and finish decorating. Be careful not to blot or blur. It will take at least twenty-four hours to dry, but after this, the shampoo apron will not be injured by clear water.

Rubber sheeting may be used for the shampoo apron also, but is a little more expensive.

Children's Table Mats

Every mother knows how difficult it is to keep the tablecloth about baby's place clean. Some years ago it was possible to buy decorated table mats in squares, oblongs, and circles, for use to protect the tablecloth, but lately these do not seem to be so easily obtainable.

Make sets out of oilcloth and decorate them as described for the shampoo apron. A rabbit in each corner, a spray of pink roses, or cunning little Kate Greenway figures will be appreciated.

Parties for Children

Women who are particularly gifted in the art of making children feel at home and in conducting a party which is really enjoyable for them can easily make a business of taking entire charge of parties for little people. It is a real knack to help them to overcome the first feeling of awkward shyness which so many put on with their party clothes.

One woman who tried this said: "I wanted children around me more than anything else, and through this longing came the inspiration. I started the 'Children's Playhouse.' I had just five children in the afternoons when their mothers wanted to go out. I now have twenty nearly every afternoon and sometimes some in the morning. I charge just a nominal fee for this, and my home is so full of happiness and light that I am a different woman. I play games with them and tell stories and just thoroughly enjoy myself."

Any one who does not care to do this, could easily make a specialty of children's social affairs. Many a mother does not give her little people parties as often as she would, because of the vexing problem of how to entertain them. It would be an easy matter indeed, if she could arrange with a specialist in this line, to come, plan delightful surprises for them, superintend their games, play the piano, and give them a royal good time generally. This would leave the mother quite free to prepare and serve the refreshments, and it would not be a tiresome occasion to look forward to, or to look back upon.

Almost any woman in comfortable circumstances would be ready to pay from three to five dollars, depending upon the length of the party and the number of little guests.

Dainty Hand Work

Mention has already been made of women who can initial and hem table linen, and put attractive markings on handkerchiefs. Those who can do this work, can easily learn to make hand-made lace for dainty lingerie waists; tatting in all degrees of fineness and in all colors and patterns. Tatting wears wonderfully well and makes a much appreciated finish. It always sells quickly and for a good price.

There are dozens and dozens of opportunities for you to make money at home, if you will but use the talents that you have. Sit down tonight before you go to bed, and think over your own gifts, and how you can use them to build up a fine bank account which you can call your very own.

Curtains and Draperies

A young woman of about thirty-five years of age, who had traveled much and had had the advantage of being entertained in many homes of wealth, determined to go into business on her own account. She had no money to put into any undertaking so she made up her mind to capitalize her experience. However, before she began she procured a number of books on the art of fine finishing and harmonious decoration. She also visited some exclusive interior decorating establishments and made something of a study of fabrics and color harmony.

Her plan was to offer her services to those who might wish to pay a reasonable sum to have their windows and hangings artistically unified. She had seen so many rooms spoiled by unsuitable window treatment and portieres out of tune with the rest of the room that she believed there was a field for her here.

Her first commission was to select curtains for an entire home of large size. The mistress of the home wanted window hangings alike all over, so as to give an attractive appearance to the interior as well as to the exterior of the house. The individuality of each room was secured by inner-hangings of silk, cretonne, velvet, or dainty valances at the top. This customer was so pleased that she recommended the interior decorator to others, and she soon had all she could do, for she served an aristocratic but wealthy small city.

She carried no materials at all, but the best class of furnishing stores was glad to give her samples of their goods. She made these into neat books so that when she went to call on a prospect she was able to make helpful suggestions, to display designs, and to quote prices. Her service was either as an advisor or she would undertake and execute the commissions given her. Her success was largely due to the fact that she took as much pains with a simple little valance of glazed cretonne as with a big order, for she argued that each was equally important to the owner.

Soon customers were being referred to her by the stores for they found that when Miss Blair had charge of the work their own sales were sure to increase. For example, one woman who came in to buy hangings for two windows, and who sought Miss Blair's advice finally saw the advantage of selecting hangings of a different shade altogether, of changing the portieres between her double parlors, and in the opening into the reception hall, and of putting up hangings at six other windows the same as arranged for the front windows.

The rooms were dignified and beautified unbelievably. The customer was satisfied because she had really been saved money, in that she now saw it was unnecessary as she had thought before to refurnish her parlors.

The City Shopper

Many women have made a success of shopping for out-of-town patrons. Customers are obtained almost entirely by advertising. Short, properly worded items of publicity are carried in suitable mediums, such as some of the women's magazines, and small town newspapers.

The widow of a man of wealth was unfortunate in her investments, as she had never had any experience in handling money. She had two sons who had always lived in the city and knew nothing about actual work of any kind. She had always loved to shop and was very discriminating as to values.

She prepared an advertisement and placed it in two publications read entirely by women. Both publications had a large circulation. In her days of plenty she had visited in a number of towns and small cities where she had become quite well known. She placed an advertisement in one newspaper in each of these places, offering to buy anything for out-of-town customers, to match goods, purchase trimmings, or in fact, to buy with the same care she would for herself. This service was to be given without charge to her patrons, as each merchant with whom she dealt was willing to give her a commission for bringing him the trade which he would not have received otherwise.

She was soon doing a very good business and making a comfortable income. Once or twice she thought that her trade was sufficiently established that she could stop advertising, but each time she found that her custom steadily dropped away.

A Household Assistant

A woman of education and refinement who had always had her own home, met with a sudden change in her fortunes. She was not skilled in business of any kind, but she enjoyed housework, and saw no reason why she could not engage in work along this line with profit to herself and benefit to others.

She registered at an employment agency that she would work by the hour or make a permanent engagement on an eight-hour day basis as a household assistant, being willing to do anything reasonable except heavy cleaning and washing and ironing, for which her strength was inadequate.

She soon had all she could do and at a good price. Three ladies were glad to take her for two days a week. During this time she would do mending, plain sewing, cooking, sweeping and dusting, or anything with which the homemaker needed help.

Her Sundays and evenings were unoccupied and she found the work less taxing than a factory position which she had tried.

Physical Culture

A young married woman who had had superior training as a physical culture director, and who had served a prominent institution as its director resolved to keep up her work in this line. So she let it be known that she would take two classes a week in a centrally located room in the woman's club house of the town. She had given several talks on physical culture and good health before different clubs, and so she was well advertised. Besides she was exceedingly graceful and attractive in appearance. The result was that she soon had two large classes for which she received ample remuneration. She only continued the work during the winter and spring.

The money she earned was put aside and before long this sum coupled with her husband's savings were sufficient to purchase an attractive home.

Automobile Instructor

A clever girl of some twenty-three years who had learned to handle several different makes of cars successfully noticed that a great many women remarked that they did not buy a car or try to operate the one owned by the family because there was no one to devote sufficient time to teach them how, and to give instruction in tire changing, etc.

This gave her an idea, and she let it be known that her services were available for this purpose at $1.00 per hour. She soon had as much business as she could handle, and oftentimes was engaged to drive for others who did not feel equal to starting out on trips of any length. Of course she qualified as a chauffeur.

Illustrative Art Work

Pictures are now used in illustration more than ever before. Almost every magazine, pamphlet, catalog and a large percentage of the advertisements carry illustrations for these catch the eye and help to tell the story.

A great many manufacturing firms print magazines of their own to help sell their products. These are called house organs, and are distributed to dealers and others who handle their goods for sale. The idea of the house organ is to stimulate business. There are hundreds of these published regularly, and most of them are expensively gotten up in point of paper, covers, and type work.

This makes a very large field for any one with a talent for drawing small sketches, cartoons, and illustrations which are especially adapted to the particular needs of a given publication, as these are in constant demand.

The woman who can do this work at home can do it at her own leisure and market her product through the mails. Some engaged in this work have an income of four figures, and one worker in this particular line claims an income of five figures.

A Double Talent

A young woman who has just completed her university course paid her entire expenses and lives well. She had a talent for making little drawings and for writing pointed jingles. In her spare time she prepared advertisements for a firm which took contracts for much of this work. Booklets, street car cards, and posters were her specialty, and she was wise enough to turn her talent to account.

An Unusual Occupation

A resourceful girl of eighteen who is engaged during the day adds to her income by going to the home of an older woman friend on Saturday night. She assists with the evening duties, helps bathe the children and lays out the clothes for Sunday morning. The next morning this energetic girl arises, gets breakfast, superintends the dressing of the children, and makes whatever beginning preparations for dinner she has been directed to do the night before.

In the meantime the mistress of the house goes to early church service quite contented that everything is going along as it should at home.

After church she returns home to find her work moving along nicely and her children happy. By this time the young lady is dressed and ready to take the next car into the heart of the city for eleven o'clock service. By this once-a-week opportunity she adds to her income on an average of about $1.50 a week.

Many young ladies add to their income also by staying with children during the evening while their parents attend some entertainment or call upon friends.

One high school girl has two places of this kind. To one of them she goes regularly two evenings a week, and to the other one evening a week. She is able to take her books with her and usually has time to prepare her lessons for the next day. By this and extra service at Christmas and Easter time she clothes herself attractively.

In the summer vacation she goes to a summer resort hotel where she has her board, room, and good wages for about seven and a half hours' work a day. Her duties are all in the dining room. She waits on table two hours in the morning, at noon, and at night. After the dining room door is closed she spends half an hour spreading her tables with clean cloths, setting the table with silver and arranging for the next meal. As a number of her friends do the same thing, they have very nice times together during their leisure periods. By this means she earns enough to send herself away for a special course when her high school work is completed.

Special Helpers

A good many women of different ages earn various sums of money as special helpers. Among those who come to mind are the following, showing that the woman who wishes to earn money will find a way to do so.

A young lady who is an orphan and whose father was a physician during his life earns a good living assisting a doctor. She is always in attendance during his office hours to open the door for patients, to arrange as to who will see him next, and to give him such practical help as he may need. While he is calling on patients, or at the hospital, she answers the telephone, keeps his books, sends out the statements of his accounts, sterilizes his instruments, orders supplies and does a thousand and one other things, which prove of inestimable value in his large practice. He calls her his " right hand."

Another young woman assists a dentist two hours each morning and three hours each afternoon. She has learned how to do much work in the laboratory, and as she is exact and painstaking, is a valuable helper. She receives incoming patients, makes people feel at home, fills up the gold-fish tank with fresh water, waters the ferns, keeps the reception room neat, and has learned enough of practical methods that she is thinking of training for a dentist herself.

An older woman with some skill at nursing and yet who has insufficient time to go out as either a " trained," " practical," or " working nurse," fills in her spare time by having nursing engagements by the hour. She has found that many people who have sickness in their homes try to take care of the patients themselves, and yet require relief so that they may sleep, attend to the house, or go shopping. She will go for such time as may be required. Even where a trained nurse is on duty someone to relieve her temporarily is often much appreciated.

Another woman who lives in a small town where there is not a resident optician rented the use of one of her rooms to an " oculist," who came to town from a neighboring city one day a week. She became interested in the art and procured books on the subject. After a time she was able to render considerable service in certain lines. People with broken glasses would bring them to her to leave for the doctor, and he put in a case of spectacles with cards for tests, for those people who came from remote points of the country, and who could not connect with his regular visits.

She made no pretension to be skilled or an expert, but she did the best she could and is still learning.

In-Town Commissions

One woman who has much time on her hands and who lives in a town which is the center of a very large Western farming district devised the plan of making money in this way: She advertised in the weekly paper that she would execute errands, make purchases, or do special business for out of town patrons. She gave her telephone number and many of her commissions came over the wire and some by mail. Briefly, her method is about as follows: If Mrs. Smith, who is thirty miles from a doctor, writes in and asks her to get a bottle of worm medicine for Susie; a pair of shoes, size six, suitable for Benny; and a doll for the baby's birthday — she is perfectly safe in enclosing money enough to cover the expense, knowing that the correct amount of change will be returned to her. Or, if Mrs. Smith has credit at different stores our friend can go and get the goods, have them charged to her client, pack them and send them out and claim her own fee.

She gets 5% from the customers and 5% from the merchant. In case the commission is to attend to some particular kind of business such as to call upon a lawyer and have a certain contract made out her charge is reasonable.

People all over the country have come to know of her and have confidence that she will look out for their interests exactly as though they were her own.

Money in Advertising

There are many branches of advertising service and women are entering this field more and more.

One woman prepares the advertisements for a newspaper. The advertising solicitor finds that he can get a great many advertising contracts if the " office " will agree to " fix them up." The copy in crude form is turned over to this woman in her own home, and she does the work swiftly and well.

A boy from the office brings the work to her and calls for it at appointed hours each day.

Another woman in her own home edits a House Organ. She thoroughly enjoys this work and as the magazine is a small one and comes out but once a month she is able to do the work well.

An older woman who has filled many important positions acts as a vocational advisor for a reasonable fee. She consults with young people and gives them various tests which she finds effective in determining the direction in which their greatest possibilities lie. She never says, " do this," or " do that," but she does say emphatically, " You could make a success in such and such lines, or, a greater success evidently in some other stated line, if you will but train for it and apply yourself in making the necessary preparation."

A great many women earn comfortable livings as companions and social secretaries. The companion lives in the home and shares the life and travels of her employer. The duties required of her are light and genteel. She arranges details in traveling, such as purchasing tickets, arranging for transfer of baggage, engaging rooms, etc. In the home she assists in the direction of the servants, mends, reads to her employer, answers letters, and make herself pleasantly useful.

The secretary should be a good stenographer and skilled in either business methods or social usage according to the needs of the occasion.

In a number of cities laundry menders are in demand. High class launderies make it an advertising point of attending to minor repairs such as sewing on buttons, darning stockings, etc. The hosiery is mended by machinery. This work is done in the establishment, the professional menders coming in for certain hours as per arrangement. Naturally the laundry which furnishes this service does not lack trade.

A great many women earn substantial sums of money taking subscriptions for magazines. One woman with whom the writer is acquainted earns her entire living. She lives in a city of some fifty thousand people. She maintains a neat little bungalow home, and spends part of each day attending to business. She rides a bicycle so as to cover a large amount of territory quickly. Her success is due to *system*.

She keeps books which inform her in advance, month by month, when the subscriptions of the magazines of her patrons will be up, and she calls on them in advance. It is known throughout the city that she will attend to magazine arrangements and offer special clubbing advantages. She also has charge of the magazine subscriptions of the three libraries in her town and she has been the means of a great many "magazine clubs" being started in different localities.

For example eight women will put in five dollars apiece for a year. She will wait upon a committee from this group and work out a list of acceptable magazines which $40.00 will buy. Pasters are furnished by the club so that every member has enough of these to put a paster on the back of each magazine. Upon these pasters are the names of the club members, and each one enters the date she receives the magazine. In this way, it is easy to keep the publications rotating in a fixed order.

Each club member receives two or three publications as the case may be, directly through the mail. These are read, kept one week, the record made upon the back, and these magazines sent on to the next club member on the circuit. In this way, all of the ladies get the reading of $40.00 worth of current literature (more at clubbing rates) for $5.00.

These clubs are made up in four or eight, but seldom more as then the magazines would be too long going around. Of course, the agent makes a nice fee off these orders each year.

Occasionally our friend calls on the new prospect, but rarely, for it takes nearly all her time to serve her regular list. One publishing house valued her services so highly that it paid her expenses to the distant city where it was located and entertained her royally there.

Miscellaneous Collecting

Women achieve considerable success as collectors of over-due accounts if they are naturally shrewd in following up clues.

One woman who specializes in this line does not maintain an office, but she undertakes the collection of lists of accounts for newspaper offices, over-due accounts for the gas company, and merchants' delinquent accounts. She has a schedule of charges depending something upon circumstances and the amount of the list. If she has to go to any legal expenses, or if the amount is less than $3.00, she gets 50% as her fee.

In another instance two young women conduct a collection agency, and have a fine reputation for thoroughness and success.

The writer has read an account of a young woman collector who employed original means, but the facts have not been verified. According to report she makes two visits in the usual manner. The third time, she takes to the war-path dressed in a brilliant Indian costume. Naturally people do not like to have her come in this guise, as it is a public announcement to all beholders that the individual called upon is poor pay. Naturally she attracts attention, and the children follow to see where she goes.

Special Designers

Women with an artistic faculty have made much money designing "pattern hats," drawing clever designs for new costumes and suits, and as designers for the industrial arts.

Have you ever stopped to think that cretonne, wall paper, rugs, book covers, fancy ribbons, oil cloth, etc., all have to be planned by someone? The various industrial arts call for a peculiar adaptation of pleasing ideas. There are schools which teach applied designing, and the woman who masters the art of color harmony, balance, symmetry, historical, and modern ornamentation, has a profession from which she can always earn a good living.

Books and Correspondence Courses

Publishing houses which market their books directly to the customer, always require capable representatives in different parts of the country. Sometimes the books are sold outright with cash on delivery; at other times the books are sold in sets on the instalment plan. The agent gets a very satisfactory commission for the contract, and usually someone else does the collecting, for it takes more clever salesmanship to secure the order than to get the money once the subscription has been taken.

Correspondence courses of merit are numerous, and many of these companies maintain representatives in different parts of the country, who explain the advantage of the course, and secure pupils. The fact that women and men of education and ability are employed in all these lines of business, prove that it is profitable.

Such positions are best obtained by writing directly to publishing houses who put out subscription books and to schools and correspondence firms.

Window Dressing

Today the modern merchant realizes that his windows are the most valuable part of his business space, and that the advertising value of them is very great if they are properly dressed. In fact, the prosperity and success of a merchant may be very closely measured by the kind of windows that he maintains, and as these windows have to be changed every few days, the work is constant.

Many learn window dressing through observation and experience; others take correspondence courses in it, or go to a school where it is taught. Many who are successfully employed in this line, have never left their own locality, having read and studied sufficient available material to become skilled.

Naturally, definite principles underlie success in this work, and these must be learned. The salaries paid are all the way from a few dollars per week, up to ten thousand dollars a year. Of course, the large salaries are paid to experts who give their entire time to dressing the many windows of important establishments.

Women are going into this field, and in stores of moderate size are much appreciated. Many merchants are glad to engage someone to do this work on certain days of the week according to a regular schedule, and so the work affords a money-making opportunity for those who are artistic and practical.

A window which succeeds must not only be attractive to the eye, but it must sell goods as well, for this is what it is arranged for. One young woman with a talent for this sort of thing, undertook to dress windows for five different rather small stores, giving as much time as was needed to put in business-bringing windows. She had a schedule and never failed to be on hand at the appointed time.

In three of these stores the windows were cleared out and cleaned in advance of her coming. In two of them, this work remained to be done. In the latter case, she took a man helper with her who gave the needed assistance. In every case, she consulted the proprietor in advance as to what goods he wished to sell and made her plans as to how she would decorate the window and display the goods. Many times the "properties" were prepared by her in her own home and brought ready to be put in place.

For example, if she was going to put in a Thanksgiving window, she might make basket shapes of light strips of wood tacked together and gilded, to be filled with fruits and flowers; or from measurements, she might have prepared a clever little background of beaver board tinted and marked off to imitate a stone wall.

She could use every minute of her time in this way, but she prefers to have the rest of her days to herself. Part of the work is done in the mornings, a canvas screen inside the window shielding her from public gaze; part of it is done in the evening when the store is closed. In that case, the curtain is dropped.

The Woman Demonstrator

Most of us are familiar with the woman demonstrator, who works for some one firm going from place to place, and presenting the advantages of some piece of apparatus or product.

The writer recently met three young women who were enthusiastic over this work, one of them getting as much as fifty dollars a week and her expenses. She had previously been a teacher. By watching the columns of city dailies, requests for demonstrators will often be seen or well-known firms may be approached.

However, this work does not always interest women who have to remain at home. But there is another side to it — the resident demonstrator! Many firms are not able, or do not feel warranted in going to the expense of keeping employees on long-time contracts and paying their traveling expenses.

The resident demonstrator is prepared to go into any place of business, and at a set charge per day, to demonstrate any ordinary article of merchandise of interest to women — glove cleaning compounds, food products, household apparatus, etc. A woman who is a good salesman can readily adapt her methods to any different line.

Such work would be obtained by listing with a city demonstrating agency, and by letting the merchants of the town know that such services were available. Then they could bring the matter up to new firms who wished to place their goods on sale, saying, " If we give you an order of substantial size, we will expect a free advertising demonstration of five days."

As this work is limited to regular business hours and the pay is higher than clerks receive, it is attractive.

Business Advisor

The daughter of a well-known lawyer who had assisted her father in his office, was impressed with the ignorance of many women in handling their business affairs. She knew, moreover, that the average woman often takes expensive risks rather than to consult a lawyer on trifling matters — or at least those which seem trifling to her.

So when our friend's father died, leaving a much smaller estate than had been expected, she set up an office as business advisor to women. She advertised that her charges would be reasonable, and all business would be strictly confidential.

Women began to come to her in great numbers to "talk over" their affairs with her, and as she was familiar with sound business principles, she was often able to save them from taking the wrong course. Whenever legal guidance was needed, she pointed that fact out firmly. As she was cautious and absolutely reliable, she was soon making a fine income and rendering a first-class service to her sex as well.

Employment by Appointment

One woman centrally located in a large town, conceived the idea of earning money for herself in this unique manner.

She discovered that many women and men too, for that matter, hesitate to advertise for household help, bookkeepers, and other employees, for the reason that they do not wish to let those filling the places at the moment, know of their dissatisfaction until there is someone else ready to take the place. Especially in the recent shortage of help, it has often been considered unwise to make any move lest no one else may be found.

This little lady has a small room which opens directly from a side piazza. It is very simply furnished, having only an oilcloth on the floor, a small table, two or three chairs, and some simple muslin curtains. It was once used as a doctor's office.

If an employer is looking for help, he or she can rent the use of this room for a couple of dollars for a week, where prospects may be interviewed privately. Perhaps eight people will have engaged the use of that room for a week. Mr. A. will be at liberty to see his people there an hour in the morning and an hour in the afternoon; Mrs. B. will have the use of the room two hours in the afternoon; and so on. Our friend often arranges to take charge of appointments by telephone for a slightly additional charge.

Money from Wood Carving

A young woman who had always taken a great interest in wood carving, and who had developed much skill in making beautiful and artistic articles, undertook the teaching of this art successfully, and as it was unusual, she soon had as many pupils as she cared to take.

All the advertising she did was to place some of her own work and that of her students in down-town windows, with a card giving her name and address and some of the facts of the display.

Few people appreciate the beauty of natural wood, especially when it is exquisitely carved. Red cedar lends itself admirably to this work. Ebony is of metal-like hardness and requires great skill in handling. Holly is beautiful in color and veining, and is especially prized for glove boxes, work boxes, tabourets, writing desks, and small pieces. Rosewood, oak, walnut, orange wood, cherry, holly, and teakwood are exceedingly beautiful, and offer an opportunity for artistic expression.

Money from Music

A high school girl earns her clothing playing the piano in a moving picture house two hours each evening, or while the regular musician is on leave.

A student in music who is ambitious to have the best of opportunities for herself, earns the amount of her own lessons by supervising the musical practice of a number of children. She goes to the different homes at set times and sees that the practice is correctly done and the lessons of the regular teacher properly prepared.

The widow of a prominent dentist who had been skilled in the violin, undertook the training of church, school, and other small orchestras. She was very successful at this.

A woman with insufficient training to teach music, but who was artistic and sympathetic in her rendition, earned a good deal of money as an accompanist. She was in much demand for entertainments, parties in private homes, and informal gatherings.

Another woman who had studied abroad and who had a very thorough knowledge of music, arranges programs and acts as a verbal interpreter of these to audiences. She is paid by a woman of wealth to go to different schools for a short period each week, to explain the music of some nation, of some great artist, or of some period, and to illustrate this short, popular talk with musical selections.

Piano Tuning

Piano tuning is work which any woman with a musical ear can learn. Many tuners are employed by music firms by the week, and others go to customers of their own. Most pianos are not tuned nearly often enough to keep them in good condition, for the reason that it is difficult to get hold of a piano tuner.

One woman tuner has a regular list of patrons whom she visits once in three or six months as arranged, without further notice from them. She supports herself and her crippled husband.

Story Writing

The number of magazines and other publications using thousands in the United States alone. The demand for *good* fiction is constant and it is an art which anyone with a fondness for literary expression can learn. The trouble is short and long stories today, is very large, numbering many that the average individual considers a mere "anecdote" as a short story, when it is nothing of the kind.

A short story always presents a conflict or a contest of some kind, in which different people or forces struggle for supremacy. The skillful representation of the situation and the accuracy of character details, are what make it realistic, and the struggle itself with the doubt as to which will succeed or win out, is what is called "suspense." Without conflict and without suspense, there is no short story. Clever tales always have an unexpected solution for the problem, or what is termed a "surprise twist."

Many people are able to write short stories without much training, the art being natural to them. The writer knows of a young grandmother who recently received a hundred dollars for her first short story. It was clever, of course, or it would not have been worth the price.

There are schools which teach short story writing. Some are much better than others.

A widow left with three children all under five, and without previous training, has reared them in excellent surroundings and given them all a college education from, as she expresses it, "her ink bottle."

Editorial offices are flooded with short stories which are impossible. The best way to do is to make a study of some publication and its policies, and then to attempt to weave a tale likely to appeal in that market. You would not attempt to sell horseshoes in a jewelry shop, or jewelry in a bakery. Know your market. Produce something which will be salable, and you have a means of livelihood at your pen point.

CHAPTER XXIII

By-Products and Money-Making Formulas

A BY-PRODUCT is something which is left over from the manufacture of an article. Many times these by-products are considered of no value and are discarded. Perhaps they are disposed of, even at considerable trouble and expense. Then after a while someone discovers that what has been thrown away is really very valuable after all, and the by-product *may become* more valuable than the manufactured article itself.

For example, I know of a paper mill where ground pulp wood and other left-over products were a serious embarrassment. These were thrown into a river which furnished several towns with their water supply. The water was so polluted that the towns brought suit against the paper mill and expensive litigation resulted.

Then one day some chemists succeeded in finding out what to do with this material which was left over and now the by-products manufactured from the pulp and the acids are extremely valuable.

In some of the great packing houses of Chicago the boast is made that nothing is wasted of the pig except his squeal. Every part of the various animals slaughtered is turned to account — the hair goes into plaster making, the intestines for sausage cases, violin strings, and medicinal products. Parts that are unusable in other ways are manufactured into fertilizer. These firms are frank to say that their profit is made largely from by-products.

When the Great War broke out the world woke up to the fact that Germany had been manufacturing dye stuffs and selling them at such a low price that this nation had cornered the dye stuff market of the world. England alone used ten million dollars worth per year, and America was scarcely behind this.

But it was not the dye stuff trade which the Kaiser cared most about. He was far-sighted indeed, for he knew that the by-products of the dye stuff trade could be used in making munitions, and that without munitions he could not wage a war of conquest against the world.

We are told that, "The annual out-put of industry in which dyes were essential (in Germany) was over a billion dollars, and employed a million and a half of people. So you see that by-products may be exceedingly valuable and important. In fact, the dye trade, seemingly unimportant, belongs to what is known as the 'Key Industries.'"

Many a large business has been built up by using left-overs in a practical way. One firm buys up the odds and ends of mahogany lumber from five or six factories and manufactures them into artistic candlestick holders, nut bowls, and other pleasing small articles.

There are firms which go about and purchase the sweepings from the dentists' offices in order to recover the gold dropped from filling teeth; and many a junk man who has dealt in odds and ends which other people have thrown away has made a fortune.

Right now comes to mind the case of a foreigner who began in a very humble way with a push-cart. Today he is the owner of a fine home, a high-priced automobile, and is sending his daughter to one of the most exclusive colleges in the country — all from what other people have thought of no value.

So the woman who wants to earn money need not hesitate at all to use whatever she has if it is sanitary or wholesome and can be made up into something of value to someone else.

This is true conservation — using up the fragments that nothing be lost. Many a fortune has been built up from a single recipe, or as the chemist would call it, formula. In every case such a rule has had real merit whether it was for cold cream, a liniment, a hair tonic, or a tooth paste, Sometimes individuals manufacture these preparations under their own roof keeping the ingredients and method of mixing a close secret. At other times the formula is given under a pledge of secrecy to some large manufacturing concern that puts the preparation up in quantities in a workmanlike manner, and delivers the goods packaged, or bottled, labeled and enclosed in a pasteboard carton ready for sale.

Two cases where business has been handled in these different ways will be illuminating. In the first instance a young man was a severe sufferer from rheumatism. After trying a great many methods of treatment he went to a physician who gave him a prescription which cured him. The young man was so enthusiastic that he said it ought to be given to other folks as well, and the doctor jokingly remarked that marketing the product would be a good business for the young fellow.

Shortly after the doctor died leaving no family behind him. During the next few years the young man gave this medicine to a number of other sufferers, and in almost every case relief followed. At last he determined to put it on the market and to advertise it. According to the last report he had twenty girls filling orders for this preparation. His advertising contains no extravagant claims and the remedy conforms to the Pure Food and Drug Acts. In the second case a woman was constantly tortured with sick headache. A relative who had a considerable knowledge of medicine put up a preparation for her which gave temporary relief. Encouraged by this success he changed the formula again and again until finally this woman who is well known in exclusive society circles of her own city, was permanently cured. Her relative gave her the formula and told her to do with it as she would.

Now it so happens that her husband is rated as a very wealthy man, being on the board of directors of several banks, president of a large manufacturing concern, and interested in other important enterprises. However, our friend said;

" I'll see what I can do with this. If it will give relief to others as it has to me, I shall be glad, and I'll use the money I make for charitable purposes."

She gave the formula to one of the best known pharmaceutical houses. They put up the tablets, enclosed a descriptive circular, boxed and labeled them. She places them on sale in a single drug store. She has never done very much advertising to speak of. The package sells for 25 cents, and the sales from mail-orders and over the counter average $15.00 a day.

She herself says it might be much more if someone would go after the public in a larger way. The greatest of care should be taken in offering preparations of any kind for personal use.

First, such formulas should be passed upon by someone competent to say whether or not they conflict in any way with the laws of the state or nation, for we have many rulings which must be observed.

Second, such preparations should be prepared in an expert manner. The order in which ingredients are compounded often makes a difference in the chemical reaction.

Third, children or unskilled individuals should not be allowed to handle such preparations, for the responsibility is too great.

Fourth, care should be taken that there is no over-statement of facts, and no claims made which cannot be fulfilled.

In almost every family there is some valuable recipe which can be turned to money-making use — it may be an herb tonic, a shampoo preparation, a cure for chilblains, something to remove warts, a simple aid to digestion, or for the relief of dysentery or distress.

Right now the writer knows of an ointment that is being marketed very widely for external application, for the relief of certain conditions which is bringing its promotor large returns. It has been on the market in a small way for thirty years and has proved a boon to humanity. But as I said before, be sure that what you offer is right in every particular — then go ahead.

Successful Fireless Cookers

A great many housekeepers would like a fireless cooker, but do not feel like putting out the money for one of the expensive factory-made pieces of equipment. If the following directions are carefully followed, a fireless cooker can be prepared costing about one tenth of what the factory ones are sold for, and such a cooker will meet the needs of the average family very nicely, but be careful to do the work neatly. Make one for yourself, test it out and then show your friends and neighbors some of the good things you have made in it with little attention. Prove to them that inexpensive cuts of meat can be made tender and delicious by slow cooking, thus saving the cost of the cooker. It is a great convenience to have a cereal deliciously prepared when you arise in the morning or the dinner all ready cooked when you come home from church or a shopping trip. These are the materials needed:

A wooden pail (an empty candy pail will do)	@ 10 cents
Asbestos mineral wool, 5 pounds	@ 25 cents

Line the side and bottom of the pail with asbestos paper tacking it all around. Next make a cylinder of stout pasteboard small enough to leave a space of two inches between it and the sides of the pail when the cylinder is placed. Fill this space with powdered mineral wool, moistened to make a stiff, compact paste. Beat down with a stick or a spoon and fill in solid. Put a small layer of the mineral wool in the bottom of the cylinder and cover with a round piece of asbestos. Now make two round pads of mineral wool, one of which will cover the entire cooker, and one just the size of the cylinder. The smaller pad must just slip inside of the cylinder. It is a good plan to put a heavy cardboard, cut to fit, inside of the pad. Make a washable cover which can be slipped on and off. Now put a tin or granite pie plate at the bottom of the cylinder to catch any water which might accidentally spill.

A granite or tin pail with a snug cover will do well enough to do the cooking in, and the cylinder will be deep enough for two small pails one on top of the other and make it possible to cook oatmeal and stewed prunes for breakfast or potato and some other kind of vegetable in one container and meat in the other. The inner pail covers must fit tightly, otherwise, heat would be wasted. If the pail has a wooden cover well and good, if it has not the bread board, or any other covering with a small weight such as a flat-iron on top will be perfectly satisfactory. The cylinder pad comes first, the pail pad and then the wooden cover. Good things made in such a container are endless. The cost of this cooker complete would be, according to the size, from 90 cents to $1.50, and can easily be sold from $3.00 to $5.00, depending upon cooking capacity. A larger box can be made in the same way with a hinge cover and two cylinder wells for larger kettles.

A Practical Pattern Holder

There is scarcely a woman who does her own sewing, who does not have to hunt among her patterns for just the one she wants to use, and the one she wants is sure to be the last one she comes across.

Some ingenious woman should put her brain to work to invent a thoroughly practical pattern holder, for such an article would have a ready sale.

A neatly made wall pocket of tan, brown, green denim or cretonne, bound with plain, bias strips or tape of a contrasting color, would be easy to make and practical and would be an addition to any sewing room. There should be at least six pockets. In this way, the patterns of the different members of the family could be kept separate, and so located in a moment. A supply of these pockets could be made and placed on sale in pattern departments of different stores, or orders taken from samples.

If such a pocket were hung up by loops, it would soon get slouchy looking with the weight of the paper patterns, so the pocket should be hung on a small rod with rings, or taken to a harness maker or shoemaker and provided with stout, metal eyelets through which a cord could be run. It would also be possible to have a groove in the top of the pocket, with a stick such as is used in window curtains run through and with screw eyes screwed into the stick, through which cord or tape could be hung.

Such a pattern pocket should be workmanlike in point of finish, and durable. Possessing these qualities there will be no question about its sale.

Wash Dresses for Little Children

A young married woman, who is skillful with her fingers, decided to make a little extra money. She purchased attractive ginghams and percales, often watching sales and getting lengths of excellent material at reasonable figures. She has a pattern which she knows just how to handle without a moment's loss of time, so that she can make a wash dress for a little child easily in two hours. For these she charges from one dollar to a dollar and one-half. Some weeks she makes as many as twenty.

By doing all of the cutting one morning and using paper clips to fasten the parts together, she saves basting and is able to make every moment of her spare time count.

She is fond of doing fancy work and keeps in touch with the new art stitches. Twice a week she teaches a class of ten in fine embroidery, and there are always plenty ready to enter this class.

She works about five or six hours a day, sometimes less, and as she is able to hire her own heavy work done, she still has sufficient spare time for herself. If she cared to do so she could easily work all day and have larger profits. She has practically everything she wants and has accumulated a bank account of over $200.00.

Makes Use of Silk Remnants

An energetic woman goes to factories where dresses, silk skirts and silk waists are made and buys a good-sized package of remnants of odds and ends for $1.00. From the long pieces she makes neckties and from the small ones pin cushions and porch pillows.

Out of a one dollar package, plus her work, she averages to get from $25.00 to $30.00 in returns. Her goods sell easily — the ties at 50c apiece and pin cushions from 20c to $2.00. The porch pillows find an easy market at from $1.00 to $5.00. She works these materials up during her spare time.

Artistic Vases

Surprisingly artistic vases may be made of every conceivable shape and color from twisted crepe paper shellacked to make them durable.

Some of the leading crepe paper manufacturers offer booklets of instruction in this sort of work. The vases are so shaped that a glass holding water may be slipped into them. Shades may be chosen to blend with the furnishings of any room and these articles make most attractive and unusual gifts.

Anyone with a knack for doing this can sell the articles readily, either to individual customers or by placing them on sale in some store on a commission basis.

Melon Seed Bags

A fascinating work by which any woman can make pin money is the making of little handbags of steel beads and melon seeds — keep the bags out of the way of the mice. Each bag requires four bunches of beads, the average cost of which is twelve cents a bunch, and the desirable size to use is number nine.

The melon seeds dried at home are desirable as they are plump and not brittle. Gilt beads are sometimes substituted for the steel beads. A mesh work of seeds and beads forms the body of the bag. A lining of silk or soft satin with a ribbon or silk cord draw-string constitutes this dainty accessory. The lining may be of lavender and the draw-string of silver gray ribbon, or any other color combination preferred.

Do it Mechanically

A young woman who has the happy faculty of seeing the humorous side of everything, fell heir to a dilapidated old automobile. It had been through a wreck and was a most unpromising proposition, but she recalled the story of her grandfather, who had died a rich man, having built up that fortune from finding a horse shoe which he traded to a peddler for an old jack knife.

As much for the fun of it as anything, she thought she would see what she could do with it. She interviewed several people who made a business of buying up junk cars and she found that she could get rather more out of the machine than she had expected.

As soon as she had the cash in hand she bought an inexpensive machine which did surprisingly good embroidery with both silk and cotton; an outfit to do machine hemstitching and picoting; also a small motor with which she could operate her regular sewing machine.

She now executed samples of her machine work on silk, heavy material, Georgette crepe, voile and cotton fabrics. These samples she fastened together with a brass clip, and attached to a pasteboard backer, upon which she had printed a schedule of prices, and the further information that special order work would be done at reasonable rates.

At the end of the first year she found that these orders had taken comparatively little of her time and yet she had earned enough money to pay for all the new clothing she had needed to buy for herself and she had been able to decorate her own wardrobe handsomely. In fact, many orders came from those who admired the things she wore.

Silk Apples for Hats and Fancy Bags

A handy home woman who had made something of a study of millinery has developed quite a business making clusters of silk " apples " and other fruits which give a chic finish to a hat or fancy bag, from odds and ends of silk. Many times it is difficult to get this style of trimming in exactly the shade wanted and so she takes special orders for those who wish something distinctive. Customers may prefer harmonizing or contrasting shades, as the case may be. This skillful woman also furnishes a fine grade of picot, grosgrain ribbon to go around the crown of the hat.

Such an ornament as she makes may sell for as much as $1.50 and will give an inexpensive hat an individual and exclusive touch. The small pieces of silk she makes into cute little clusters of tiny apples, grapes, and so on for decorating knitting bags, fancy hand bags, pin cushions and other articles of a similar nature.

By having on hand some heavy Bristol board upon which to shape the fruit, stout needles, sewing silk of different colors and the silk covering for the fruit, her outfit is nearly complete. She also purchased a set of water color paints and is often able to add a touch of just the right tint to add to the attractiveness of her work. The blossom end of the apple is put in with a few stitches of heavy, coarse brown or black silk.

Another woman who developed this business added to it by making beautiful ribbon flowers. She tried first of all making these herself, but she could do little better than her neighbors. Fortunately, she saw a book advertised at small cost which told just how to manipulate ribbons, wire and the boughten rubber stems, to make beautiful corsage boquets, hat ornaments and special garnitures for evening dresses.

She purchased this book, made a study of the simple methods outlined, and has been able to produce some wonderful floral creations. She keeps watch of the remnant and ribbon sales, and buys her supplies to the best advantage possible. When the holiday season comes she is prepared with dainty little boxes into which she slips these ribbon flowers. The corsage bouquets go into tiny bandboxes and the fruits into little square boxes. These are made by a nearby box maker just of the size she wishes. She has them made in advance and decorates them herself with cut-out flowers from wall paper samples, magazine covers, etc. Each box tied with a narrow ribbon and filled with perfumed flowers (sachet powder is worked into the twisted ribbon or the cotton batting filling), makes a very interesting gift at a moderate price.

Spring Flowers Blooming

The first spring flowers have commenced to bloom, and the best of it is they will go on blooming no matter what the season of the year. They are the sunshiny daisies and the sky-blue forget-me-nots, the yellow and purple violets, the pale pink wild rose and the deeper blush roses, as well as the lovely yellow ones.

These flowers are all made of ribbon by the clever fingers of one of our women earners, and are attached to tiny sachets, silk covered, to be used for various purposes. The sachet bags are made in all sorts of shapes and sizes to wear inside of the dainty waist or dress or to put with fine lingerie and handkerchiefs.

Some of the sachets are heart-shaped; some of them are long and narrow; some square; some three-cornered. All of these are perfumed either with the old-fashiond lavender or with a fascinating mixture of lavender and sandalwood. The sachets are from 20c to 75c apiece and make a practical and pleasing Christmas gift.

Antiseptic Tooth Powder

Powdered white castile soap	2 ounces
Powdered camphor	4 drams
Precipitated chalk	16 ounces
Oil of eucalyptus	20 drops
Oil of peppermint	10 drops
Oil of orange	10 drops

Purchase the soap already powdered. Powder the camphor by breaking it into tiny bits. Put it in a mortar and pour a few drops of alcohol upon it. That which has been medicated with carbolic acid will be best. Rub with a pestle until reduced to a powder. Mix all the ingredients, dropping in the oil drop by drop as the powder is turned over with a thin knife. Sift into a clean bowl or on a large, clean white paper half a dozen times.

Sell in bottles of one or two ounces, or in bulk. Twenty-five cents an ounce is a fair price for this.

English Oxygenated Tooth Powder

(Disinfecting and whitening.)

Precipitated chalk	35 ounces
Magnesium peroxide	4 ounces
Powdered soap	1 ounce
Menthol	40 grains
Oil of rose	50 drops
Oil of wintergreen	½ dram

The menthol is in the form of a crystal. Rub this up with the oils. Mix all the other ingredients thoroughly and add little by little, thoroughly incorporating the powder with the oils. Sift six times.

Cleansing Tooth Powder

Precipitated chalk	10 ounces
Borax	1 ounce
Cornstarch	3 ounces
Finest powdered pumice	2 drams
Oil of rose geranium	2 drops
Oil of wintergreen	20 drops

Jefferson Tooth Paste

Precipitated chalk	13 ounces
Powdered white castile soap	3 ounces
Powdered borax	3 ounces
Powdered cuttlefish bone	2 ounces
Powdered camphor	4 drams
Oil of peppermint	20 drops
Oil of wintergreen	40 drops

A few grains of carmine to color.

Make into a paste or cream with equal parts of glycerine and honey. Sift the dry ingredients together five times. Mix the oils and work into the powder. Triturate or rub the carmine to a smooth, even mass with a little of the dry ingredients. Then sift it into the whole until it is evenly mixed. Make into a paste, being careful not to get too much of the liquid. A hard paste calls for a little less of the liquid, and a soft paste for more.

The collapsible tubes may be purchased and filled with a hard rubber syringe, or the paste may be sold in small jars or four ounce jelly glasses. In offering this for sale point out that there is no orris root to lodge between the teeth and to encourage decay.

Quaker Toothache Drops

Oil of cloves	1 fluid ounce
Spirits of camphor	1 fluid ounce
Beechwood creosote	½ fluid ounce
Chloroform	1 fluid ounce

Dissolve the oil in the camphor. Add the creosote and the chloroform. Sell in small homeopathic vials with a tiny pledget of absorbent cotton. The label should bear directions that the cotton be soaked in the liquid and the moist mass crowded into the cavity which has first been cleaned out. When relief is gained a dentist should be visited.

Never attempt to sell any preparation without a proper label, as serious accidents have been known to occur through people taking unlabelled medicines. Label "handle with care."

These small bottles of toothache remedy may seem like an unlikely way to earn a living, but a very worthy woman, known to the writer, makes her entire living by means of a toothache preparation which she markets herself. In the course of the year she travels from coast to coast, planning to spend the cold seasons in a warm climate, and the warm seasons in a cool climate. In addition to maintaining herself, she has helped several relatives and put a niece through college.

Recipe for Cold Cream

4 ounces sweet almond oil.
2 ounces rose water.
2 ounces white wax.
2 ounces cocoa butter.
2 ounces spermaceti.

Cut the spermaceti, white wax and cocoa butter into small pieces. Put them into the top of a perfectly clean double boiler. Drop by drop stir in the rose water and oil. Beat until cold, using an egg beater. Fill small porcelain jars, smoothing neatly on top.

Give this cream whatever name you please. It is much better to have a name for it, that people may know how to order it next time. You can call it White Lily, Greek Beauty Cream, White Velvet, Lady Mary or anything else you please.

Take this cream and call upon your friends. Offer to give them a free massage. Work the cream into the face gently with the tips of the fingers. Have ready a piece of clean, soft, white cloth; wipe the cream off with this, and your patient will be surprised and amazed to see the amount of soil and grime which the cream will bring out of the pores.

You can conscientiously assure her that the product is pure and will not injure her skin in the least. As it contains no animal fats, it will not encourage the growth of hair.

Wash off with very warm water and some good, pure soap. Sponge the face with cold water, patting the surface dry with a clean linen towel. Now dust lightly with a good powder and the woman you have " treated " will look much fresher and younger. Anyone going out in the wind should use a little of this cream worked into the skin and then wiped off, after which the face is dusted with powder. This is an excellent protection against sun and wind.

Plenty of good books on the subject of massage may be obtained and with a little practice anyone can master the art. You can work up a trade on facial massage in your own home, using this cream and charging from twenty-five to fifty cents a treatment. In that case it will be advisable to have each patron furnish her own towels; or you can sell the cream outright. A good cleansing and shampooing powder to go with this product would be in order. Advertise your phone number for engagements and make special prices for dances and parties.

Oily Hair Shampoo

Borax	2 ounces
Bicarbonate of soda	1 ounce
Spirits of camphor	1 ounce
Glycerine	1 ounce
Tincture of green soap	4 ounces
Rose water	1 pint
Boiled water	1 quart

Dissolve the borax, the soda and the glycerine in hot water. Mix in the green soap, rose water and the camphor. Store in a large bottle not filling quite full. When ready to use, shake thoroughly. Turn a couple of ounces of this mixture into a basin of warm water and shampoo the hair with it thoroughly. Rinse in clean water several times.

Tonic Tar Shampoo

Green soap	10 ounces
Potassium carbonate	1½ ounces
Oil of tar	2 drams
Alcohol (carbolic medicated)	4 ounces
Water	2 quarts

Dissolve the oil in the alcohol. Heat part of the water boiling hot and dissolve the potassium carbonate in this. Add the green soap, the rest of the water and the tar mixture. Let stand several days, shaking frequently. Filter through several thicknesses of clean muslin. Use two or three ounces to a shampoo.

Dry Hair Shampoo

Castor oil	1 fluid ounce
Water of ammonia	1 fluid ounce
Castile soap jelly	2 ounces
Alcohol	4 ounces
Bay rum	4 ounces
Oil of bergamot	2 drams
Water	2 quarts

Dissolve the oils in the alcohol. Add the bay rum and the ammonia water. Dissolve the soap jelly in the water and blend the two mixtures. This may be colored pink with cochineal, if you wish.

Envelope Shampoo Powder

Granulated soap	8 ounces
Powdered borax	1 ounce
Potassium carbonate	4 drams
Sodium bicarbonate	6 drams
Oil of lavender flowers	1 dram

Mix thoroughly. Put a rounding teaspoonful into a little waxed paper envelope. Each envelope will be sufficient for a shampoo.

Dandruff Pomade

Salicylic acid	60 grains
Borax	30 grains
Balsam of Peru	50 minims
Oil of anise	15 drops
Oil of bergamot	20 drops
Vaseline (yellow)	12 drams

Massage the scalp every other night.

Royal Hair Tonic

Sage	2 ounces
Boiled water	1 quart
Glycerine	4 ounces
Borax	½ ounce
Lac Sulphur	1 ounce

Tincture of cantharides	½ ounce
Bay rum	8 ounces

Perfume with ten drops of oil of bergamot. First, steep the sage in the boiling water for one hour. Strain. Cool. Mix the bergamot, bay rum and tincture of cantharides. Then blend with the other ingredients. Shake well.

Velvet Hand Lotion

Witch hazel	8 ounces
Glycerine	6 ounces
Tincture of benzoin	4 drams
Alcohol	4 ounces
Bay rum	4 ounces
Oil of cajuput	4 drams
Oil of bergamot	5 minims
Oil of rose	5 drops
Rose water	1 pint
Soft water	1 pint

Dissolve the oils in the alcohol. Mix with the benzoin. Add the glycerine, the bay rum, the witch hazel, the rose water and the plain water.

Happy Harry Hand Cleaner

Soft soap or very thick soap jelly	5 pints
Stronger ammonia	3 ounces
Finest powdered pumice	1½ pounds
Powdered talc	10 ounces

Blend and make into a thick paste with sufficient oil of turpentine. Perfume with oil of sweet almond. Offer in small cans or jelly glasses.

Chilblain Ointment

Carbolic acid	1 grain
Tincture of iodine	2 drams
Tannic acid	2 drams
Zinc ointment	4 ounces

Mix thoroughly.

Silver Cream

Powdered soap	1 ounce
Whiting	2 ounces
Prepared chalk	3 ounces
Oil of turpentine	1 ounce
Spirits of camphor	2 ounces
Stronger ammonia water	1 ounce
Glycerine	Sufficient

Dissolve the oil of turpentine in the spirits of camphor, add the ammonia water, and part of the glycerine. Blend all into a smooth paste, adding just enough glycerine to make a very heavy cream.

Jockey Club Sachet

Ground (not powdered) orris root	6 ounces
Ground red rose petals	1 ounce
Ground Tonka beans	1 ounce
Musk	6 grains
Oil of rose	6 drops

Mix well.

Violet Sachet

Ground orris root	12 ounces
Ground lavender flowers	5 ounces
Ground cloves	½ ounce
Ground mace	¼ ounce
Pulverized starch	5 ounces
Tincture of musk	2 drams
Extract of violet	2 drams
Oil of sandalwood	½ dram

Mix the oils and the extracts with the starch. Blend with the other ingredients.

Pot Pourri Sachet

Dried rose petals	4 ounces
Ground orris	4 ounces
Lavender flowers	4 ounces
Yellow sandalwood	2 ounces
Ground cloves	½ ounce
Musk	10 grains
Oil of lemon	20 drops
Oil of bergamot	15 drops
Oil of rose	10 drops

Mix well.

Reliable Cough Syrup

Syrup of tar	12 ounces
Syrup of wild cherry	18 ounces
Fluid extract of horehound	1 ounce

For grown-ups one or two teaspoonfuls every three hours.

Cherry Cough Syrup

Syrup of Tolu	16 ounces
Syrup of wild cherry	6 ounces
Fluid extract of horehound	1 ounce

Linseed Cough Mixture

Whole linseed (flaxseed)	4 ounces
Sugar (½ cup)	4 ounces
Cut licorice root	2 ounces
Lemon juice	4 ounces
Honey	4 ounces
Boiling water	3 pints

Steep the linseed, the licorice root and the water. When a thick tea forms, put through a fine strainer. Dissolve the sugar in the hot mixture, add the other ingredients and bottle.

Camphorated Liniment

Soap liniment	8 ounces
Spirits of camphor	2 ounces
Ammonia water	4 ounces

Mix.

Hot Point Liniment

Soap liniment	4 ounces
Tincture of capsicum	1 ounce
Ammonia water	1½ ounces
Alcohol	1½ ounces

Mix the alcohol, capsicum, ammonia, and soap liniment in this order.

Carron Oil for Burns

Linseed oil	1 pint
Lime water	1 pint

Shake thoroughly before applying.

Lime Water

Fresh quicklime	1 ounce
Distilled water sufficient	

Slack the lime with 4 ounces of water; next add three pints more of clear water. Mix, and let stand for several hours. Pour off the clear liquid. Put this through a folded filter paper, add three pints more water to this, pour into a clean bottle and store in a cool place.

Lime Water No. 2

1 heaping tablespoonful slacked lime.
2 quarts boiling water.

Put into a large bottle and shake frequently several times a day. Let stand over night for the lime to settle. In the morning turn off the clear part; put through a filter paper and bottle for use. Store in a cool place.

When a preparation is being made for personal, external or internal use, the wisest way is to take the formula directly to a reliable pharmacist and to have him put the preparation up and label it properly. He buys the materials in large quantities and has the proper weights and measures with which to work, and so can do the work more accurately and usually more cheaply than the individual.

If a considerable quantity is being purchased of any given preparation, a special price may usually be obtained. Under no circumstances should anything be represented as a " cureall " for everything, for valuable time is often lost through people taking home remedies when they should have skilled physicians in charge of the case.

However, every home medicine chest should be stocked with a few emergency supplies, for many times a slight, scarcely noticeable cough will, if neglected, become a serious case of bronchitis, or even pneumonia, and a sprain or a burn calls for immediate attention.

A very reliable rule for determining the dose of medicine to be given to a child is Cowling's Rule. It is: Take the child's next birthday and divide it by twenty-four. This is the fraction of an adult dose which should be given. Thus, if the child's age is five, it will be six at its next birthday. Six divided by twenty-four equals one-fourth. If the adult dose is one teaspoonful, a child of five would have one-fourth of a teaspoonful.

CHAPTER XXIV

In Conclusion

Even well-meant action without intelligent plans back of it is often wasted. But the right sort of ideas put into action in the right way are bound to lead to successful results and better yet, to the ability to attempt larger and more ambitious undertakings. The problem of progress is yours and it can be solved. Will you persist till you find the way?

Gumption Plus Energy

ALL honor to the women who, seeing a real need somewhere, have bravely done their best to meet it! And courage and best wishes for success to those who are eager to make a beginning and to show what they can do!

A great army has already succeeded and is happy and contented — why not you? You can if you will, for *gumption plus energy count more many times than capital and opportunity.* The people who are resourceful enough to work out a practical, money-making plan and who have the stamina to go ahead and put that plan into operation, will make opportunity for themselves.

Did you ever stop to think that Detroit is considered the automobile center of the world, when by all logic it should have been one of the great steel making centers, or possibly a place on the seacoast where the machines might have been shipped to world-distant points?

As one shrewd business man has aptly expressed it, Detroit really had nothing in the way of a great source of supply to offer, except an unlimited amount of air for the tires. Yet a little group of four or five men saw the possibilities of centralizing a great business there — and they did it. They did not sit down and raise endless objections all beginning with "if." Had they chosen to do it this same group could have made a great industrial center in the midst of the Sahara Desert.

So do not be discouraged by apparent remoteness or handicaps, for a handicap is often nothing more or less than a challenge to show what you and I can do.

There will be those of you who read these words who will say — and be earnest in saying it — "but I have never had any experience! I do not know how to begin. I am willing but I haven't the least idea where to start."

Take courage. Nearly all of us have been right at *that particular spot in the road.* Some have been so bewildered that they have turned back and gone no farther; others have advanced timidly, gaining courage as they went; and still others have held their heads high and moved forward with rapid, certain progress, for the simple reason that they have observed right business methods from the start.

Have you ever thought "how much I could do if I were only situated as this one or that one is;" or "if I had begun sooner;" or "had I been able to meet people easily!"

Do not waste time in any such vain laments. Never permit yourself to weaken your present energies by self-pity or vain regrets of any kind. Start right *now!* You can never begin any sooner. Use *all of your powers* to do those things which will count for the most when done.

Just stop a moment and consider this most important truth: *Whenever you can do the work you have undertaken perfectly and have the ability to do still larger and better work, nature and your native ambition will push you forward to meet the greater task.*

Science tells us that in the dawn of time, squirrels lived and leaped happily through the unbroken forests. The impulse of the squirrel heart was to leap farther and more surely, making the far branch without failure. After a time this exercise on the part of some of the cleverest jumpers, developed a membrane so placed as to act like a little sail — and the flying squirrel was born. Imagine the joy of those little creatures as they took their short flights through the sunshine!

Of course, the expected happened and the membrane developed still further, until wing-like structures developed and the bat made its appearance. In place of a flying leap, the bat felt the joy of sailing around and around and the effort of continued flight for long centuries of time produced the bird which soars aloft and loses itself in the clouds.

If the creatures in each stage of development had said to themselves, "I am doing the best I can and can never achieve results beyond what others have achieved," history would have been different.

Many a human being has obeyed these same laws of progress, to the great mystification of the people about them. We often hear individuals say, "It's wonderful how that woman has grown," or, "Everything that man touches turns to money;" or, "she is the luckiest individual I ever saw."

There is no such thing as luck or chance in the usually accepted term. The man or woman who seems to have "good luck" is the one whose own attitude of mind (gumption), and whose willingness to work in the right way (energy), have attracted the forces of success toward themselves.

Let us stop a moment again. Have you ever noticed that when you opened the door of a warm room the hot air rushed out and the cold, invigorating air rushed in? Do you remember your geography lesson when you went to school, which taught you that the turning of the earth upon its axis causes the warm waters of the equatorial current to flow northward, making what we know as the Gulf stream; and at the same time the cold waters from the Arctic Sea rush southward to take the place of the warm waters going north? In short the same volume of air or water invariably rushed in as first flowed out. There was nothing else to do, for Nature abhors a vacuum.

Exactly the same thing takes place when you and I meet people and give forth kindly thought, earnest service, cheerful courtesy or constructive effort. Whatever we give forth comes back to us in the same measure, enveloping and developing us beyond our own realization.

The woman who is envious, jealous and complaining, attracts that sort of people to herself, and soon she is walled in by barriers of her own building. The one who is clear-eyed, full of faith, optimism, and a desire to live in the fullest measure, attracts *that* sort of people to herself, and soon she finds that she is the center of a great, splendid and helpful group whom she appreciates and who appreciate her.

The woman who says, "I never can do things like other folks, for something always happens to upset my plans," will find that she is entirely right. She doubts her own ability and looks for disaster, and there is no reason to believe that she will be disappointed.

Long centuries ago, the well-known Old Testament hero, Job, remarked with patient resignation, "the thing which I greatly feared is come upon me, and that which I was afraid of is come unto me." He was very foolish to spend his time *fearing,* for, of course, he attracted the trouble to himself. The boy who is learning to ride a bicycle and who keeps his eye on a stone or a tree for fear he will hit, usually runs into it speedily.

On the other hand, the woman who sees in her mind's eye a charming home with a big sleeping porch on one side, a porte cochere on the other and a neat garage in the rear; who visions rooms with cheery fireplaces, polished floors, and restful furnishings, is headed right toward possessing them. For a long time they will be in her mind only, but if she keeps her eye on the goal and continues in a business-like way as she travels, she is sure to reach her destination some day. Remember in the case of the squirrel, the change from one state to another was made by perfecting power after power and function after function.

All this may seem like a slow process, but it *is not. You and I can go forward just as fast as it is safe for us to do.* We do not put a little child at the wheel of a powerful automobile. We give him a tricycle or a toy machine. As he grows he is able to assume larger duties and responsibilities.

So be thankful that some great work is not thrust upon you before you are able to handle it. Take hold of whatever you want to do and do it until you can do it perfectly. By that time you will have developed strength and ability enough so that the surplus will overflow the smaller task and cover something larger. "They go from strength to strength."

Possibly your ambition is to own a fancy bazaar where beautiful things will be on display — rich shawls from the Orient, carved sandalwood boxes giving forth a mysterious, permeating odor, wonderful embroideries and carved ivories, and you feel regretful that you have only money enough to start in making quaint little dolls out of corn husks or clothespins to dress up and sell at five or ten cents apiece. Go ahead and do the best you can. Undoubtedly you are not ready to operate a bazaar today, for you must needs know the history and the value and the distinguishing qualities of the articles you aspire to handle.

Start where you are! Make it the beginning with the idea of heading toward a bazaar. It matters not so much, a wise man has said, how fast you are traveling, as that you are headed in the right direction. *Have faith in what you are doing and do it so well that others will have faith in it also. Then you need never fear for the results.*

Talking about bazaars reminds us that an ambitious, young married woman who likes to make use of her spare time in a money-making way, begins immediately after Christmas each year to prepare articles to be sold at her own hand work bazaar the following Christmas.

She embroideries attractive centerpieces, sofa pillows, table runners, towels, pillow slips, corset covers, Dutch collars, jabots and anything else which she believes will find a ready sale.

She buys most of her materials at marked-down sales, thus economizing on the initial outlay. When she becomes weary embroidering she makes kitchen aprons all by machine, thus giving herself a rest from hand work.

Besides being rapid with what she undertakes, each article is perfectly finished. Three weeks before Christmas she sends cards to all of her friends and to other likely prospects announcing this sale of pretty things at her home. It is surprising how many lovely articles she has to offer — all of them prepared in between the doing of her own housework, sewing and social good times.

It is needless to say that she never has a piece left, and as yet, has never been able to supply the demand. She finds that she has a goodly sum of money left each year after deducting expenses. The part about this work that she likes is that she can limit her sale and consequently her dealings with the public, to one, two or three weeks as she pleases.

Lately, however, she has begun to feel that she is foolish to build up a trade for so short a time and she is beginning to think of a permanent business of some kind. Only the other day she remarked:

" I should feel much safer and happier if I had twenty thousand dollars put aside and well invested. Then I would know that the income of it would keep me in comfort should anything happen to Bob. I believe that I will make plans so that the next ten years will count in laying up a handsome sum of money for the future."

Don't you see our squirrel is beginning to fly?

It goes without saying that *only a few* of the ways in which women may earn money have been set forth in this volume. No attempt has been made to touch the recognized professions and the large number of avenues of regular employment. These are numerous and well-known, and the woman who is able to take a course of training extending over a considerable period of time, or who goes out into the business world and works steadily upward step by step, can always find a place where she can be happy and serve well.

But it is the woman who *is not* trained for a definite, gainful occupation, and who perhaps has other cares upon her hands, who is often at sea as to how she can earn money with the time and opportunities at her disposal. She is the one who needs " vision " and " just how " help.

Competition is keen today,— keener perhaps than ever before. But that is an encouraging, rather than a discouraging fact, for it means that real merit, gumption, and energy will be recognized more quickly and will receive higher rewards than ever before.

Some have expressed an anxious fear lest women who enter the business arena should lose their womanliness and become aggressive and masculine. There is no danger here at all, for the woman who forges ahead and who is able to hold the advantage won, invariably grows more capable, better informed generally, more sympathetic, and more womanly. In fact, she is sure to develop a greater ability for enjoyment and is able to be a more entertaining companion and a truer friend, simply because she knows life and what it means to win in the race for success.

Let there be no fear that a business woman will lose anything of her charm or grace by giving of her time and service to others.

Eyes to the front. Forward march!